

EXHIBIT A



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

1000 Washington Street • Suite 810 • Boston, MA 02118-6200
(617) 521-7794
<http://www.mass.gov/doi>

MAURA HEALEY
GOVERNOR

KIM DRISCOLL
LIEUTENANT GOVERNOR

GARY D. ANDERSON
COMMISSIONER OF INSURANCE

January 23, 2023

NORTHERN SECURITY INSURANCE COMPANY, INC.
Attn: William J. Cahill
89 State Street
Montpelier, VT 05602

Re: Service of Process

Dear Sir or Madam:

Enclosed you will find legal process which was served upon the Commissioner of Insurance, in his capacity as attorney and registered agent for, Service of Process* for a foreign insurance company, as provided for in Massachusetts General Laws, Chapter 175, §151(3) and §154.

*** Please note:** All future inquiry or correspondence should be directed to the attention of the attorney of record of the enclosed documents.

Sincerely,

A handwritten signature in black ink, appearing to read "Stacy Siegan".

Stacy Siegan
Assistant to the General Counsel
(617) 521-7310

Enclosure(s)

COMMONWEALTH OF MASSACHUSETTS

MIDDLESEX, SS.

SUPERIOR COURT
CIVIL ACTION NO.

CJKOZ, LLC
Plaintiff

v.

NORTHERN SECURITY INSURANCE
COMPANY
Defendant

COMPLAINT AND JURY CLAIM

PARTIES

1. Plaintiff, CJKOZ, LLC ("CJKOZ"), is Massachusetts limited liability company with a principal place of business located at 60 By Street, City of Lowell, County of Middlesex, Commonwealth of Massachusetts.

2. Defendant, Northern Security Insurance Company ("Northern Security"), is a property and casualty insurer licensed and approved to issue policies of insurance in the Commonwealth of Massachusetts with a usual place of business located at 89 State Street, Montpelier, Vermont.

FACTUAL BACKGROUND

A. The Water Loss

3. On July 12, 2019, CJKOZ purchased the real property and multiunit mixed-use building situated thereon located at 18 Appleton Street, City of Lowell, County of Middlesex, Commonwealth of Massachusetts (the "Property").

4. The building situated on the Property is a condominium building consisting of three residential units and one commercial unit known as the Murphy Building Condominium,

REGNANTE STERIO LLP
ATTORNEYS AT LAW
EDGEWATER OFFICE PARK
401 EDGEWATER PLACE
SUITE 630
WAKEFIELD, MA 01880-6210
TEL (781) 246-2525

{00426131.1}

1/30/2023 10:53:03 AM Batch: 103304942

established pursuant to G.L. c. 183A by Master Deed dated December 30, 1986 and recorded with the Middlesex County North District Registry of Deeds at Book 3863, Page 298.

5. At all relevant times, CJKOZ was the sole owner of the Murphy Building Condominium.

6. On May 24, 2020, Northern Security renewed a Businessowners Policy of Insurance for CJKOZ covering the Property, Policy No. BP28023041, with effective dates from May 24, 2020 to May 24, 2021 (the "Policy"). A copy of the declarations page of the Policy is attached as Exhibit 1 and incorporated by reference.

7. On January 5, 2021, while the Policy was in full force and effect, the building situated on the Property suffered a fire and resulting damage.

8. On January 25, 2021, while the Policy was in full force and effect, the building situated on the Property suffered a water loss and resulting damage (the "Water Loss").

9. The Water Loss originated on the fourth floor of the building situated on the Property and caused damage to all four floors of the building.

10. As a result of the Water Loss, the damage to the building situated on the Property was required to be repaired.

B. Estimates for Water Loss

11. On or about January 26, 2021, CJKOZ notified Northern Security of the Water Loss.

12. CJKOZ retained Seltser & Goldstein Public Adjusters, Inc. ("S & G") to serve as its public insurance adjuster in connection with the Water Loss.

13. On or about January 28, 2021, Northern Security retained an independent adjuster to inspect the damage to the Property.

14. Northern Security estimated the actual cash value and replacement cost value of the damage to be \$160,492.82 and \$229,542.41, respectively ("Northern Security's Estimate"). A copy of Northern Security's Estimate is attached as Exhibit 2 and incorporated by reference.

15. CJKOZ hired George Christman Construction ("GCC") to repair and restore the Property following the Water Loss.

C. Northern Security's Actual Cash Value Payments to CJKOZ

16. On or about July 21, 2021, nearly six months following the Water Loss, Northern Security issued a payment to CJKOZ in the sum of \$132,155.66 on an actual cash value basis under Coverage A ("Building") minus the \$2,500.00 deductible.

17. On or about March 7, 2022, more than 13 months following the Water Loss, Northern Security issued a supplemental payment to CJKOZ in the sum of \$25,837.16 for what it believed to be the remaining actual cash value under Coverage A ("Building").

D. CJKOZ's Claim for Increased Costs of Construction/Ordinance or Law

18. The restoration of the Property requires certain upgrades mandated by applicable ordinances or laws, which labor and materials include, but are not limited to, the installation of insulation and electrical upgrades, as the building no longer complies with applicable local and state building codes.

19. GCC prepared an estimate for repairs related to the increased cost of construction due to enforcement of ordinance or law in the total sum of \$349,116.75.

20. Northern Security failed, refused and neglected to prepare an estimate for CJKOZ's increased costs of construction due to enforcement of ordinance or law or otherwise indemnify CJKOZ for its incurred costs for increased costs of construction due to enforcement of ordinance or law.

E. The Demand for Reference

21. The sums necessary to restore the building situated on the Property to its pre-loss condition plus the increased costs of construction due to enforcement of ordinance or law greatly exceed the Northern Security Estimate and the sums paid by Northern Security to CJKOZ.

22. Additional sums are due and owing to CJKOZ under the Policy for its building, ordinance or law and depreciation holdback claims.

23. The parties have a dispute concerning the scope and value of the damage caused by the Water Loss.

24. On January 11, 2023, S & G, on behalf of CJKOZ, demanded a reference proceeding pursuant to G.L. c. 175, § 100 ("Demand"). A copy of the Demand is attached as Exhibit 3 and incorporated by reference.

25. On January 12, 2023, S & G, on behalf of CJKOZ, nominated three individuals to serve as referees in accordance with G.L. c. 175, § 100 ("CJKOZ's Nominees"). A copy of CJKOZ's Nominees is attached as Exhibit 4 and incorporated by reference.

26. CJKOZ awaits Northern Security's response to the Demand and its selection of a referee from the nominees provided.

**COUNT I
DECLARATORY JUDGMENT**

27. CJKOZ incorporates herein as if set forth in full the allegations set forth above in Paragraph Nos. 1 through 26.

28. An actual controversy has arisen between the parties requiring action by the Court under G.L. c. 231A, §2.

29. Northern Security has unjustifiably failed to indemnify CJKOZ for sums it incurred and continues to incur to repair damages to the building as a result of the Water Loss.

30. CJKOZ is entitled to a declaration that Northern Security has failed to fully indemnify CJKOZ for its building, ordinance or law and depreciation holdback claims in connection with the Water Loss.

WHEREFORE, the plaintiff, CJKOZ, LLC, requests that this Court declare the rights of the parties and declare that (i) Northern Security has unjustifiably failed to fully indemnify CJKOZ for sums it incurred and continues to incur to repair damages to the building as a result of the Water Loss, (ii) Northern Security has failed to fully indemnify CJKOZ for its building, ordinance or law and depreciation holdback claims in connection with the Water Loss, and (iii) CJKOZ is awarded such other and further relief as this Court deems just and proper.

COUNT II
BREACH OF CONTRACT

31. CJKOZ incorporates herein as if set forth in full the allegations set forth above in Paragraph nos. 1 through 30.

32. The Policy constitutes a binding and enforceable contract between Northern Security and CJKOZ.

33. By refusing to make additional payments which are due and payable to CJKOZ, as described heretofore, Northern Security has materially breached its contract with CJKOZ.

34. As a result of said breach, CJKOZ has been damaged.

WHEREFORE, the plaintiff, CJKOZ, LLC, requests judgment in his favor and against the defendant, Northern Security Insurance Company, in an amount to be determined on the evidence, together with attorney's fees and costs, and for such other and further relief as this Court deems just and proper.

COUNT III
PRELIMINARY INJUNCTION

35. CJKOZ incorporates Paragraph 1 through 34 as if fully set forth herein.

36. In pertinent part, G.L. c. 175, §99, Twelfth, provides as follows:

“If suit or action upon this policy is enjoined or abated, suit or action may be commenced at any time within one year after the dissolution of such injunction, or the abatement of such suit or action, to the same extent as would be possible if there was no limitation of time provided herein for the bringing of such suit or action.”

37. Pursuant to the aforesaid provision of G.L. c. 175, §99, Twelfth and the Policy, this Court should enjoin and/or delay commencement of this action for CJKOZ’s building, ordinance or law and depreciation holdback claims in order to allow CJKOZ and Northern Security to proceed to a reference proceeding, as previously demanded, so as to resolve their differences with respect to the amounts due to CJKOZ under the Policy for said claims.

38. G.L. c. 175, §99, Twelfth provides a specific mechanism to allow this Court to enjoin and/or delay this action for the aforesaid purpose, and the factual circumstances of this case, as described heretofore, make it appropriate to do so.

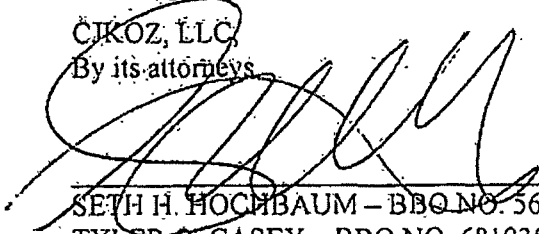
WHEREFORE, the plaintiff, CJKOZ, LLC, requests that this Court issue a preliminary injunction delaying commencement of this action for CJKOZ’s building, ordinance or law and depreciation holdback claims so as to allow CJKOZ and Northern Security Insurance Company to proceed to a reference proceeding in order to resolve their differences with respect to the amounts due to CJKOZ under the Policy for said claims.

DEMAND FOR JURY TRIAL

The plaintiff, CJKOZ, LLC, demands a jury trial on all claims so triable.

REGNANTE STERIO LLP
ATTORNEYS AT LAW
EDGEWATER OFFICE PARK
401 EDGEWATER PLACE
SUITE 630
WAKEFIELD, MA 01880-6210
TEL (781) 246-2525

CIKOZ, LLC
By its attorneys



SETH H. HOCHBAUM – BBO NO. 568118

TYLER O. CASEY – BBO NO. 681935

REGNANTE STERIO LLP

401 Edgewater Place, Suite 630

Wakefield, MA 01880

(781) 246-2525 ext. 214

shochbaum@regnante.com

tcasey@regnante.com

Dated: January 17, 2023

REGNANTE STERIO LLP
ATTORNEYS AT LAW
EDGEWATER OFFICE PARK
401 EDGEWATER PLACE
SUITE 630
WAKEFIELD, MA 01880-6210
TEL (781) 246-2525

EXHIBIT NO. 1

1/5/2021

6121AAAB-C9B2-4EA7-955B-6FDC5F67AEED.jpg

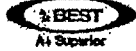
CONCERNED ABOUT YOUR EXPOSURE TO CYBER RISKS?

Contact your Independent Insurance Agent for more information on how to add this coverage to your Vermont Mutual business policy.

March 15, 2023 15:00:00 Vermont Mutual Insurance Group - All Rights Reserved.

Vermont Mutual Insurance Group brings together the strength and resources of three unique companies: Vermont Mutual Insurance Group, Northern Security Insurance Company, Inc., and Granite Mutual Insurance Company. Together we offer comprehensive personal and commercial insurance solutions throughout the Northeast.

Financial Strength Rating



STABLE PREDICTABLE COMPETENT PARTNER

89 State Street, P.O. Box 188, Montpelier, VT 05601 | 800.451.5000 | VermontMutual.com



VERMONT MUTUAL GROUP
89 State Street, P.O. Box 188
Montpelier, VT 05601-0188

BUSINESSOWNERS POLICY DECLARATIONS

To report a claim call your Agent
or the Company at 800-458-0397

Policy Number: BP28023041 - RENEWAL POLICY

Type of Billing: DIRECT BILL - EFT

Named Insured / Address

CJK02 LLC
SUZANNE SMITH
60 BY ST
LOWELL, MA 01850-1218

Agency / Address

CLARK INSURANCE - MA
327 GORHAM STREET
LOWELL, MA 01852-3310

(978) 458-0505

POLICY PERIOD: From 05/24/2020

To 05/24/2021 at 12:01 A.M.

*Standard Time at your mailing address shown above.

INSURANCE PROVIDED BY: NORTHERN SECURITY INS. CO.

TOTAL POLICY PREMIUM at inception is: \$11,750 less

if each anniversary.

IN RETURN FOR THE PAYMENT OF THE PREMIUM AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

BUSINESS DESCRIPTION

Form of Business: LIMITED LIABILITY COMPANY

DESCRIBED PREMISES

Prim. No.	Bldg. No.	Location/Occupancy	Mortgageholder Name and Address
001	001	3 APARTMENT/1 OFFICE BLANKET 18 APPLETON ST LOWELL, MA 01852	(See Schedule of Mortgageholder(s) - BPDEC5 - If Applicable)

PROPERTY - Limits of Insurance for

BUILDINGS	\$ 832,000
• Actual Cash Value - Buildings Option (Y/N)	Y
• Automatic Increase - Building Limit (pct)	4%
BUSINESS PERSONAL PROPERTY	\$
EARTHQUAKE DEDUCTIBLE (pct)	%
DEDUCTIBLE \$ 2,600 OPTIONAL COVERAGE EXTERIOR BUILDING GLASS DEDUCTIBLE \$ 250	

OPTIONAL COVERAGES - Applicable only if an "X" is shown in the boxes below:

- ☐ Outdoor Signs
- ☐ Tenant's Exterior Building Glass
- ☐ Interior Glass ☐ Basement/Ground floor level ☐ All Floors
- ☐ Employee Dishonesty
- ☐ Money & Securities (Special Form Only)

Limits of Insurance

\$	per occurrence
\$	Included
\$	per occurrence
\$	Inside the Premises
\$	Outside the Premises

COVERAGE EXTENSIONS

- Optional Higher Limits - Accounts Receivable
- Optional Higher Limits - Valuable Papers

ADDITIONAL COVERAGES Optional Higher Limits - Forgery and Alteration

LIABILITY AND MEDICAL PAYMENTS

Except for Fire, Legal Liability, each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Paragraph D.4. of the Businessowners Liability Coverage Form.

Liability and Medical Expenses	\$ 2,000,000	Limit of Insurance
Medical Expenses	\$ 5,000	Per person
Fire Legal Liability	\$ 50,000	Any one fire or explosion

FORMS / ENDORSEMENTS ATTACHED TO THIS POLICY: (See Schedule of Forms and Endorsements - BPDEC4)

COUNTERSIGNED

(DATE)

BY

(AUTHORIZED REPRESENTATIVE)

THESE DECLARATIONS TOGETHER WITH THE COVERAGE FORM(S), COMMON POLICY CONDITIONS, FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREFORE, COMPLETE THE ABOVE NUMBERED POLICY.

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BPDEC1 01/10

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04/22/2020 (JSH1)



VERMONT MUTUAL GROUP
89 State Street, P.O. Box 188
Montpelier, VT 05601-0188

BUSINESSOWNERS POLICY DECLARATIONS

Policy Number: BP28023041

Named Insured: CJK02 LLC



VERMONT MUTUAL GROUP
89 State Street, PO Box 188
Montpelier, VT 05601-0188

BUSINESSOWNERS POLICY DECLARATIONS

To report a claim call your Agent
or the Company at 800-435-0397

Policy Number: BP28023041 - RENEWAL POLICY

Type of Billing: DIRECT BILL - EFT

Named Insured / Address

CJKOZ LLC
SUZANNE SMITH
60 BY ST
LOWELL, MA 01850-1219

Agency / Address

CLARK INSURANCE - MA
327 GORHAM STREET
LOWELL, MA 01852-3310

(978) 459-0505

POLICY PERIOD From 05/24/2020

To 05/24/2021 at 12:01 A.M.*

*Standard Time at your mailing address shown above.

INSURANCE PROVIDED BY: NORTHERN SECURITY INS CO.

TOTAL POLICY PREMIUM at inception is: \$11,750 and at each anniversary.

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

BUSINESS DESCRIPTION			
Form of Business: LIMITED LIABILITY COMPANY			
DESCRIBED PREMISES			
Prem. No.	Bldg. No.	Location/Occupancy	Mortgageholder Name and Address
001	001	3 APARTMENT/1 OFFICE BLANKET 18 APPLETON ST LOWELL, MA 01852	(See Schedule of Mortgageholder(s) - BPDEC5 - If Applicable)
PROPERTY - Limits of Insurance for			
BUILDINGS		\$ 832,000	
• Actual Cash Value - Buildings Option (Y/N)		N	
• Automatic Increase - Building Limit (pct.)		4%	
BUSINESS PERSONAL PROPERTY		\$	
EARTHQUAKE DEDUCTIBLE (pct)		%	
DEDUCTIBLE \$ 2,500 OPTIONAL COVERAGE/EXTERIOR BUILDING GLASS DEDUCTIBLE \$ 250			
OPTIONAL COVERAGES - Applicable only if an "X" is shown in the boxes below:			Limits of Insurance
1. <input type="checkbox"/> Outdoor Signs			\$ per occurrence
2. <input type="checkbox"/> Tenant's Exterior Building Glass			\$ included
3. Interior Glass <input type="checkbox"/> Basement/ground floor level <input type="checkbox"/> All Floors			\$ per occurrence
4. <input type="checkbox"/> Employee Dishonesty			\$ Inside the Premises
5. <input type="checkbox"/> Money & Securities (Special Form Only)			\$ Outside the Premises
COVERAGE EXTENSIONS			
1. Optional Higher Limits - Accounts Receivable			\$
2. Optional Higher Limits - Valuable Papers			\$
ADDITIONAL COVERAGES Optional Higher Limits - Forgery and Alteration			\$
LIABILITY AND MEDICAL PAYMENTS			
Except for Fire Legal Liability, each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Paragraph D.4. of the Businessowners Liability Coverage Form.			
Liability and Medical Expenses		Limits of Insurance \$ 2,000,000	
Medical Expenses		\$ 5,000 Per person	
Fire Legal Liability		\$ 50,000 Any one fire or explosion	
FORMS / ENDORSEMENTS ATTACHED TO THIS POLICY: (See Schedule of Forms and Endorsements - BPDEC4)			

COUNTERSIGNED

(DATE)

BY

(AUTHORIZED REPRESENTATIVE)

THESE DECLARATIONS TOGETHER WITH THE COVERAGE FORM(S), COMMON POLICY CONDITIONS, FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREFORE, COMPLETE THE ABOVE NUMBERED POLICY.

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**VERMONT MUTUAL GROUP**89 State Street, PO Box 188
Montpelier, VT 05601-0188**BUSINESSOWNERS POLICY DECLARATIONS
SCHEDULE OF FORMS AND ENDORSEMENTS**

Policy Number: BP28023041

Named Insured: CJKOZ LLC

FORMS / ENDORSEMENTS ATTACHED TO THIS POLICY:

BCEEPLUS	(10/13)	COVERAGE ENHANCEMENT ENDT PLUS
BPEBC1	(11/99)	EQUIPMENT BREAKDOWN ENDT
BP0002	(12/99)	SPECIAL PROPERTY COVERAGE FORM
BP0006	(01/97)	LIABILITY COVERAGE FORM
BP0009	(01/97)	COMMON POLICY CONDITIONS
BP0412	(01/87)	LIMIT COV TO DESIGN PREM/PROJ
BP0514	(01/03)	WAR LIABILITY EXCLUSION
BP0523	(01/15)	CAP LOSSES CERT. ACTS OF TERR.
NO106	(04/15)	BUSINESSOWNERS POLICY JACKET
NP9894	(12/17)	NOTICE- LIABILITY COV CHANGES
TRIADIS2	(01/15)	OFFER OF TERRORISM COV./PREM.
VB0006	(12/17)	AMEND- PERSONAL OR ADVERTISING
VB0067	(12/17)	EXCL- REC OR DISTRIB OF INFO
VB0577	(02/04)	FUNGI OR BACTERIA EXCLUSION
VB0698	(09/06)	MA LIMITED FUNGI OR BACTERIA
VB1201	(07/04)	BLANKET INSURANCE ENDORSEMENT
VB1504	(12/17)	EXCL- DISCL CONF OR PERS INFO
VB2021	(09/05)	ADD'L INS'D VOLUNTEER WORKERS
VB2501	(07/98)	AGG LIMIT OF INSURANCE P/LOC
VMAE	(03/11)	ADVANTAGE ENDORSEMENT

FORMS / ENDORSEMENTS APPLICABLE TO DESCRIBED PREMISES NO.: 001

BP0419	(06/89)	LIQUOR LIAB EXCL-EXCPT SCH ACT
BP0496	(10/01)	PREMIUM AUDIT ENDORSEMENT
VB0108	(02/12)	MASSACHUSETTS CHANGES

FORMS / ENDORSEMENTS APPLICABLE TO DESCRIBED PREMISES NO.: 001 BUILDING NO.: 001

BP0143	(11/94)	MA LEAD POISONING ENDORSEMENT
BP0430	(01/96)	PROTECTIVE SAFEGUARDS
DISSBP	(11/95)	MA SUMMARY DISCLOSURE FORM
IL0108	(03/05)	MA TENANT RELOCATION EXPENSE
LEADQA	(07/06)	Q&A:LEAD POISON/RESID RENT

FORMS / ENDORSEMENTS APPLICABLE TO DESCRIBED PREMISES NO.: 002

BP0419	(06/89)	LIQUOR LIAB EXCL-EXCPT SCH ACT
BP0496	(10/01)	PREMIUM AUDIT ENDORSEMENT
VB0108	(02/12)	MASSACHUSETTS CHANGES

FORMS / ENDORSEMENTS APPLICABLE TO DESCRIBED PREMISES NO.: 002 BUILDING NO.: 001

BP0143	(11/94)	MA LEAD POISONING ENDORSEMENT
DISSBP	(11/95)	MA SUMMARY DISCLOSURE FORM
IL0108	(03/05)	MA TENANT RELOCATION EXPENSE
LEADQA	(07/06)	Q&A:LEAD POISON/RESID RENT

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04/22/2020

(JSMI)

**VERMONT MUTUAL GROUP**89 State Street, PO Box 188
Montpelier, VT 05601-0188**BUSINESSOWNERS POLICY DECLARATIONS
SCHEDULE OF FORMS AND ENDORSEMENTS**

Policy Number: BP28023041

Named Insured: CJKOZ LLC

FORMS / ENDORSEMENTS APPLICABLE TO DESCRIBED PREMISES NO.: 003

BP0419	(06/89)	LIQUOR LIAB EXCL-EXCPT SCH ACT
BP0496	(10/01)	PREMIUM AUDIT ENDORSEMENT
VB0108	(02/12)	MASSACHUSETTS CHANGES
VMBP05	(07/97)	ADDL INS-CHURCH MEMB, OFFIC, VOL

FORMS / ENDORSEMENTS APPLICABLE TO DESCRIBED PREMISES NO.: 003 BUILDING NO.: 001

BP0143	(11/94)	MA LEAD POISONING ENDORSEMENT
DISSBP	(11/95)	MA SUMMARY DISCLOSURE FORM
ILO108	(03/05)	MA TENANT RELOCATION EXPENSE
LEADQA	(07/06)	Q&A:LEAD POISON/RESID RENT

FORMS / ENDORSEMENTS APPLICABLE TO DESCRIBED PREMISES NO.: 004

BP0419	(06/89)	LIQUOR LIAB EXCL-EXCPT SCH ACT
BP0496	(10/01)	PREMIUM AUDIT ENDORSEMENT
VB0108	(02/12)	MASSACHUSETTS CHANGES

FORMS / ENDORSEMENTS APPLICABLE TO DESCRIBED PREMISES NO.: 004 BUILDING NO.: 001

BP0143	(11/94)	MA LEAD POISONING ENDORSEMENT
DISSBP	(11/95)	MA SUMMARY DISCLOSURE FORM
ILO108	(03/05)	MA TENANT RELOCATION EXPENSE
LEADQA	(07/06)	Q&A:LEAD POISON/RESID RENT

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04/22/2020

(JSMI)



VERMONT MUTUAL GROUP
 89 State Street, PO Box 188
 Montpelier, VT 05601-0188

**BUSINESSOWNERS POLICY DECLARATIONS
 SCHEDULE OF MORTGAGEHOLDER(S)**

Policy Number: BP28023041

Named Insured: GJKOZ LLC

Prem. No.	Bldg. No.	Mortgageholder Name and Mailing Address
001	001	RTN FEDERAL CREDIT UNION ISAOA ATIMA PO BOX 548 CARMEL, IN 46082-0548
002	001	RTN FEDERAL CREDIT UNION ISAOA ATIMA PO BOX 548 CARMEL, IN 46082-0548
003	001	RTN FEDERAL CREDIT UNION ISAOA ATIMA PO BOX 548 CARMEL, IN 46082-0548

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04/22/2020 (JSMI)

EXHIBIT NO. 2

Michael Winston & Associates, LLC

POB 287
Salem, NH 03079
Tel: 603-494-2366
Fax: 888-306-8106

Insured: Murphy Building Condo Trust
Property: 18 Appleton St
Lowell, MA 01852

Claim Rep.: Michael Winston
Business: POB 287
Salem, NH 03079

Business: (603) 494-2366
E-mail: michaelwinston@comcast.net

Estimator: Michael Winston
Business: POB 287
Salem, NH 03079

Business: (603) 494-2366
E-mail: michaelwinston@comcast.net

Reference:
Company: Vermont Mutual

Business: (800) 435-0397

Claim Number: B0010092

Policy Number: BP11060504

Type of Loss: Water Damage

Date Contacted: 1/26/2021
Date of Loss: 1/26/2021
Date Inspected: 1/28/2021

Date Received: 1/26/2021
Date Entered: 1/26/2021 8:54 AM

Price List: MAEM8X_MAY21
Restoration/Service/Remodel
Estimate: MURPHY-BLDG-W-3

Michael Winston & Associates, LLC

POB 287
Salem, NH 03079
Tel: 603-494-2366
Fax: 888-306-8106

IMPORTANT NOTICE

This estimate constitutes our proposed scope and cost to repair the damage. If you are not able to complete the work for the amount of this estimate, please contact the adjuster or the named insurance carrier immediately.

SUPPLEMENTAL DAMAGES:

It is important not to exceed the scope of repair or cost of repair outlined in this estimate. If your repairer is not able to make the necessary repairs outlined in this estimate, for the amount shown in this estimate, please contact me immediately. Your policy requires you to show the company any damage you wish to claim, which would include any supplemental damages and/or building code requirements not outlined in this estimate. The named insurance carrier may not be able to accept any changes or additions in scope or cost that are not included in this estimate, unless you allow us the opportunity to re-inspect prior to the repairs being started. We will work with you, your representative, and/or repairer to reach an agreement on the scope and cost of covered repairs.

RECOVERABLE DEPRECIATION:

Your policy initially pays the actual cash value of the covered damage, less your policy deductible, as outlined in the approved estimate. If your policy provides replacement cost coverage, you may apply for the recoverable depreciation that was withheld, once you have completed the repairs and incurred the cost as outlined in the approved estimate. It is important to proceed with the repairs or replacement in a timely manner. To apply for the recoverable depreciation, you will need to send us copies of all contracts, invoices, receipts, canceled checks (front and back), cash transactions (must be verifiable by a cash register receipt), credit card statements, and any other pertinent documentation necessary to show the amount actually incurred to repair or replace the covered damages. We may re-inspect your property prior to authorizing payment. Expenditures in excess of the recoverable depreciation shown in the approved estimate, will not be reimbursed. Please send this documentation to the adjuster assigned to your claim.

ORDINANCE OR LAW/CODE RELATED REPAIRS:

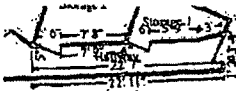
If at any time, you, your contractor, your public adjuster, a building inspector, or any other representative identifies any building item(s) that need(s) to be repaired, replaced, or installed due to the enforcement of any ordinance or law, please contact the adjuster or the named insurance carrier immediately. Your policy requires you to exhibit the damaged property, which means that we will need to inspect the item(s) being claimed prior to them being repaired, replaced or installed. If there is coverage for the item(s) being claimed, we will need to reach an agreed price with you, your representative, or contractor prior to the work being completed. Please note that the insurance carrier will not be liable for any costs that you incur for building "Ordinance or Law/ Code" related repairs unless you allow us the opportunity to re-inspect and reach an agreed scope and cost with you, your representative, and/or repairer prior to the repairs being started.

Michael Winston & Associates, LLC

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MURPHY-BLDG-W-3**Basement****Basement**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Heat, Vent, & Air Conditioning (Bid Item)	1.00 EA	9,125.00	0.00	1,825.00	10,950.00	(3,613.51)	7,336.49
Includes ducts for first floor							
Total: Basement			0.00	1,825.00	10,950.00	3,613.51	7,336.49

Hallway**Height: 6' 8"**

329.98 SF Walls	78.64 SF Ceiling
408.62 SF Walls & Ceiling	78.64 SF Floor
8.74 SY Flooring	49.50 LF Floor Perimeter
49.50 LF Ceil. Perimeter	

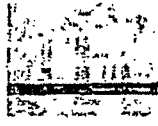
Door	3' X 6' 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into STORAGE_1
Door	2' 6" X 6' 8"	Opens into STORAGE_2
Missing Wall	3' 5 3/16" X 6' 8"	Opens into UTILITY_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
2. Interior door - lauan/mahogany - pre-hung unit	4.00 EA	247.10	46.80	207.04	1,242.24	(409.93)	832.31
3. Remove Interior door - lauan/mahogany - pre-hung unit-Remove*	4.00 EA	23.13	0.00	18.50	111.02	(0.00)	111.02
4. Baseboard - 3 1/4" stain grade	49.50 LF	4.13	6.25	42.14	252.83	(83.43)	169.40
5. Casing - 3 1/4" stain grade	48.00 LF	3.47	7.26	34.78	208.60	(68.84)	139.76
6. Door knob - interior	4.00 EA	45.81	5.35	37.72	226.31	(74.68)	151.63
7. Batt insulation - 4" - R13 - paper / foil faced	243.63 SF	1.03	8.98	51.98	311.90	(102.93)	208.97
8. Thin coat plaster over 5/8" gypsum core blueboard	408.62 SF	5.99	24.26	494.38	2,966.27	(978.87)	1,987.40
9. Stain & finish baseboard	49.50 LF	1.71	0.59	17.06	102.30	(33.74)	68.56
10. Stain & finish door slab only (per side)	4.00 EA	63.23	2.05	51.00	305.97	(100.96)	205.01
11. Stain & finish door/window trim & jamb (per side)	4.00 EA	44.25	1.43	35.68	214.11	(70.66)	143.45
12. Seal/prime then paint the walls and ceiling twice (3 coats)	408.62 SF	1.41	7.15	116.68	699.98	(230.99)	468.99
13. Waterproof concrete & masonry paint	78.64 SF	1.58	2.85	25.44	152.54	(50.34)	102.20
Totals: Hallway			112.97	1,132.40	6,794.07	2,205.37	4,588.70

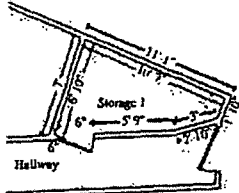
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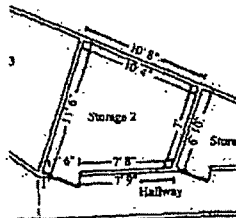
**Storage 1****Height: 6' 8"**

201.97 SF Walls
248.12 SF Walls & Ceiling
5.13 SY Flooring
30.30 LF Ceil. Perimeter

46.15 SF Ceiling
46.15 SF Floor
30.30 LF Floor Perimeter

Door**2' 6" X 6' 8"****Opens into HALLWAY**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
14. Casing - 2 1/4" stain grade	15.00 LF	2.71	1.56	8.46	50.67	(16.72)	33.95
15. Batt insulation - 4" - R13 - paper / foil faced	147.14 SF	1.03	5.43	31.40	188.38	(62.16)	126.22
16. Thin coat plaster over 5/8" gypsum core blueboard	248.12 SF	5.99	14.73	300.18	1,801.15	(594.38)	1,206.77
17. Stain & finish door slab only (per side)	1.00 EA	63.23	0.51	12.74	76.48	(25.24)	51.24
18. Stain & finish door/window trim & jamb (per side)	1.00 EA	44.25	0.36	8.94	53.55	(17.66)	35.89
19. Seal/prime then paint the walls and ceiling twice (3 coats)	248.12 SF	1.41	4.34	70.84	425.03	(140.26)	284.77
20. Waterproof concrete & masonry paint	46.15 SF	1.58	1.67	14.92	89.51	(29.53)	59.98
Totals: Storage 1			28.60	447.48	2,684.77	885.95	1,798.82

**Storage 2****Height: 6' 8"**

263.56 SF Walls
357.73 SF Walls & Ceiling
10.46 SY Flooring
39.53 LF Ceil. Perimeter

94.17 SF Ceiling
94.17 SF Floor
39.53 LF Floor Perimeter

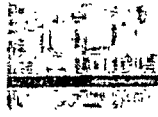
Door**2' 6" X 6' 8"****Opens into HALLWAY**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
21. Casing - 2 1/4" stain grade	15.00 LF	2.71	1.56	8.46	50.67	(16.72)	33.95
22. Batt insulation - 4" - R13 - paper / foil faced	225.95 SF	1.03	8.33	48.20	289.26	(95.45)	193.81
23. Thin coat plaster over 5/8" gypsum core blueboard	357.73 SF	5.99	21.24	432.80	2,596.84	(856.95)	1,739.89
24. Stain & finish door slab only (per side)	1.00 EA	63.23	0.51	12.74	76.48	(25.24)	51.24
25. Stain & finish door/window trim & jamb (per side)	1.00 EA	44.25	0.36	8.94	53.55	(17.66)	35.89
26. Seal/prime then paint the walls and ceiling twice (3 coats)	357.73 SF	1.41	6.26	102.14	612.80	(202.22)	410.58
27. Waterproof concrete & masonry paint	94.17 SF	1.58	3.41	30.44	182.64	(60.27)	122.37

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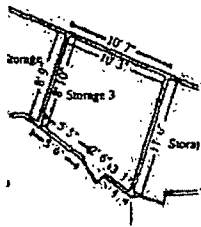
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CONTINUED - Storage 2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Storage 2			41.67	643.72	3,862.24	1,274.51	2,587.73

**Storage 3****Height: 6' 8"**

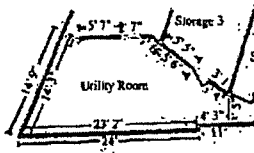
276.72 SF Walls	104.43 SF Ceiling
381.15 SF Walls & Ceiling	104.43 SF Floor
11.60 SY Flooring	41.51 LF Floor Perimeter
41.51 LF Ceil. Perimeter	

Door**2' 6" X 6' 8"****Opens into UTILITY_ROOM**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
28. Casing - 2 1/4" stain grade	15.00 LF	2.71	1.56	8.46	50.67	(16.72)	33.95
29. Shelving - 16" - in place	124.53 LF	11.50	40.39	294.50	1,766.99	(583.10)	1,183.89
30. Batt insulation - 4" - R13 - paper / foil faced	242.79 SF	1.03	8.95	51.82	310.84	(102.57)	208.27
31. Thin coat plaster over 5/8" gypsum core blueboard	381.15 SF	5.99	22.63	461.14	2,766.86	(913.07)	1,853.79
32. Stain & finish door slab only (per side)	1.00 EA	63.23	0.51	12.74	76.48	(25.24)	51.24
33. Stain & finish door/window trim & jamb (per side)	1.00 EA	44.25	0.36	8.94	53.55	(17.66)	35.89
34. Seal/prime then paint the walls and ceiling twice (3 coats)	381.15 SF	1.41	6.67	108.82	652.91	(215.47)	437.44
35. Waterproof concrete & masonry paint	104.43 SF	1.58	3.79	33.76	202.55	(66.84)	135.71
Totals: Storage 3			84.86	980.18	5,880.85	1,940.67	3,940.18

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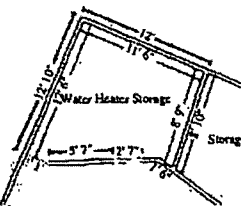
**Utility Room****Height: 6' 8"**

431.30 SF Walls
686.45 SF Walls & Ceiling
28.35 SY Flooring
64.70 LF Ceil. Perimeter

255.14 SF Ceiling
255.14 SF Floor
64.70 LF Floor Perimeter

Door 2' 6" X 6' 8" Opens into STORAGE_3
Missing Wall 2' 7" X 6' 8" Opens into WATER_HEATER
Missing Wall 2' 1 1/4" X 6' 8" Opens into WATER_HEATER
Missing Wall 3' 5 3/16" X 6' 8" Opens into HALLWAY

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
36. Baseboard - 3 1/4" stain grade	23.00 LF	4.13	2.90	19.58	117.47	(38.77)	78.70
37. Casing - 2 1/4" stain grade	15.00 LF	2.71	1.56	8.46	50.67	(16.72)	33.95
38. Sprinkler head/escutcheon - Detach & reset	2.00 EA	16.90	0.00	6.76	40.56	(0.00)	40.56
39. Batt insulation - 4" - R13 - paper / foil faced	255.14 SF	1.03	9.41	54.44	326.64	(107.79)	218.85
40. Thin coat plaster over 5/8" gypsum core blueboard	408.48 SF	5.99	24.25	494.22	2,965.27	(978.54)	1,986.73
41. Stain & finish baseboard	23.00 LF	1.71	0.27	7.92	47.52	(15.69)	31.83
42. Stain & finish door slab only (per side)	1.00 EA	63.23	0.51	12.74	76.48	(25.24)	51.24
43. Stain & finish door/window trim & jamb (per side)	1.00 EA	44.25	0.36	8.94	53.55	(17.66)	35.89
44. Seal/prime then paint the ceiling twice (3 coats)	255.14 SF	1.41	4.47	72.86	437.08	(144.24)	292.84
45. Seal/prime then paint part of the walls twice (3 coats)	153.33 SF	1.41	2.68	43.78	262.66	(86.67)	175.99
46. Waterproof concrete & masonry paint	255.14 SF	1.58	9.25	82.48	494.85	(163.30)	331.55
Totals: Utility Room			55.66	812.18	4,872.75	1,594.62	3,278.13

**Water Heater Storage****Height: 6' 8"**

291.94 SF Walls
416.97 SF Walls & Ceiling
13.89 SY Flooring
43.79 LF Ceil. Perimeter

125.03 SF Ceiling
125.03 SF Floor
43.79 LF Floor Perimeter

Missing Wall 2' 7" X 6' 8" Opens into UTILITY_ROOM
Missing Wall 2' 1 1/4" X 6' 8" Opens into UTILITY_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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MURPHY-BLDG-W-3

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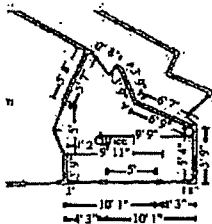
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CONTINUED - Water Heater Storage

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
47. Casing - 3 1/4" stain grade	15.00 LF	3.47	2.27	10.88	65.20	(21.53)	43.67
48. Shelving - 12" - in place	17.50 LF	10.53	4.62	37.78	226.68	(74.79)	151.89
49. Batt insulation - 4" - R13 - paper / foil faced	201.70 SF	1.03	7.44	43.04	258.23	(85.22)	173.01
50. Thin coat plaster over 5/8" gypsum core blueboard	333.64 SF	5.99	19.81	403.66	2,421.97	(799.25)	1,622.72
51. R&R Water heater - 40 gallon - Electric - 6 yr	2.00 EA	948.70	61.22	391.72	2,350.34	(719.08)	1,631.26
52. Stain & finish door slab only (per side)	1.00 EA	63.23	0.51	12.74	76.48	(25.24)	51.24
53. Stain & finish door/window trim & jamb (per side)	1.00 EA	44.25	0.36	8.94	53.55	(17.66)	35.89
54. Seal/prime then paint the ceiling twice (3 coats)	125.03 SF	1.41	2.19	35.70	214.18	(70.68)	143.50
55. Seal/prime then paint part of the walls twice (3 coats)	208.60 SF	1.41	3.65	59.56	357.34	(117.92)	239.42
56. Waterproof concrete & masonry paint	125.03 SF	1.58	4.53	40.42	242.50	(80.02)	162.48
Totals: Water Heater Storage			106.60	1,044.44	6,266.47	2,011.39	4,255.08
Total: Basement			430.36	6,885.40	41,311.15	13,526.02	27,785.13

1st Floor**Office 1****Height: 9'**

416.91 SF Walls	119.20 SF Ceiling
536.10 SF Walls & Ceiling	119.20 SF Floor
13.24 SY Flooring	46.32 LF Floor Perimeter
46.32 LF Ceil. Perimeter	

Door	5' X 6' 8"	Opens into MEETING_ROOM
Window	2' 6" X 4' 6"	Opens into Exterior
Window	5' X 4' 6"	Opens into Exterior
Window	2' 6" X 4' 6"	Opens into Exterior
Door	2' 8" X 6' 8"	Opens into REAR_HALLWAY

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
57. Interior door - Detach & reset - slab only	1.00 EA	22.47	0.00	4.50	26.97	(8.90)	18.07

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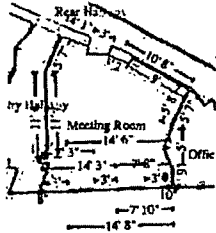
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CONTINUED - Office 1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
58. Floor prep (scrape rubber back residue)	119.20 SF	0.74	0.00	17.64	105.85	(34.93)	70.92
59. Vinyl plank flooring	119.20 SF	5.78	22.28	142.26	853.52	(281.65)	571.87
60. Add for glued down application over concrete substrate	119.20 SF	0.29	0.82	7.08	42.47	(14.02)	28.45
61. Floor preparation for resilient flooring	119.20 SF	0.64	0.75	15.42	92.46	(30.51)	61.95
62. Quarter round - for vinyl flooring*	46.32 LF	3.79	8.71	36.86	221.12	(72.96)	148.16
63. Baseboard - 3 1/4"	46.32 LF	3.36	3.91	31.90	191.45	(63.17)	128.28
64. Casing - 3 1/4"	20.00 LF	3.17	2.65	13.22	79.27	(26.15)	53.12
65. Casing - 3 1/4" stain grade	17.00 LF	3.47	2.57	12.32	73.88	(24.38)	49.50
66. Batt insulation - 4" - R13 - paper / foil faced	119.20 SF	1.03	4.40	25.44	152.62	(50.37)	102.25
67. Thin coat plaster over 1/2" gypsum core blueboard	431.88 SF	5.79	23.48	504.82	3,028.89	(999.52)	2,029.37
68. Stain & finish door slab only (per side)	1.00 EA	63.23	0.51	12.74	76.48	(25.24)	51.24
69. Paint door/window trim & jamb - Large - 2 coats (per side)	4.00 EA	40.09	1.31	32.34	194.01	(64.03)	129.98
70. Stain & finish door/window trim & jamb (per side)	1.00 EA	44.25	0.36	8.94	53.55	(17.66)	35.89
71. Paint French door slab only - 2 coats (per side)	2.00 EA	78.44	0.95	31.58	189.41	(62.50)	126.91
72. Seal/prime then paint the walls and ceiling twice (3 coats)	536.10 SF	1.41	9.38	153.06	918.34	(303.07)	615.27
73. Seal & paint wood window (per side) - Small	10.00 EA	42.88	1.75	86.12	516.67	(170.50)	346.17
74. Window blind - horizontal or vertical - Detach & reset	3.00 EA	41.78	0.00	25.06	150.40	(49.62)	100.78
Totals: Office 1			83.83	1,161.30	6,967.36	2,299.18	4,668.18

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**Meeting Room****Height: 9'**

671.03 SF Walls
992.83 SF Walls & Ceiling
35.76 SY Flooring
74.56 LF Ceil. Perimeter

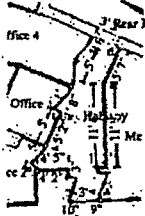
321.80 SF Ceiling
321.80 SF Floor
74.56 LF Floor Perimeter

Door	3' X 6' 8"	Opens into ENTRY_HALLWAY
Window	3' X 4' 6"	Opens into Exterior
Window	3' X 4' 6"	Opens into Exterior
Window	3' X 4' 6"	Opens into Exterior
Door	5' X 6' 8"	Opens into OFFICE_1
Door	3' X 6' 8"	Opens into REAR_HALLWAY

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
75. Interior door - Detach & reset - slab only	4.00 EA	22.47	0.00	17.98	107.86	(0.00)	107.86
76. Carpet	370.07 SF	3.51	60.83	271.96	1,631.74	(538.46)	1,093.28
15 % waste added for Carpet.							
77. Carpet pad	321.80 SF	0.60	9.65	40.56	243.29	(80.28)	163.01
78. Baseboard - 3 1/4"	74.56 LF	3.36	6.29	51.36	308.17	(101.69)	206.48
79. Casing - 3 1/4"	54.00 LF	3.17	7.16	35.68	214.02	(70.63)	143.39
80. Batt insulation - 4" - R13 - paper / foil faced	241.35 SF	1.03	8.90	51.50	308.99	(101.97)	207.02
81. Thin coat plaster over 1/2" gypsum core blueboard	825.07 SF	5.79	44.86	964.42	5,786.44	(1,909.52)	3,876.92
82. Paint baseboard - two coats	74.56 LF	1.59	0.61	23.84	143.00	(47.18)	95.82
83. Paint door slab only - 2 coats (per side)	2.00 EA	40.40	0.94	16.34	98.08	(32.37)	65.71
84. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	34.08	0.56	13.76	82.48	(27.21)	55.27
85. Paint door/window trim & jamb - Large - 2 coats (per side)	1.00 EA	40.09	0.33	8.08	48.50	(16.00)	32.50
86. Paint French door slab only - 2 coats (per side)	2.00 EA	78.44	0.95	31.58	189.41	(62.50)	126.91
87. Seal/prime then paint the walls twice (3 coats)	671.03 SF	1.41	11.74	191.58	1,149.47	(379.32)	770.15
88. Seal & paint wood window (per side) - Small	6.00 EA	42.88	1.05	51.68	310.01	(102.31)	207.70
89. Window blind - horizontal or vertical - Detach & reset	3.00 EA	41.78	0.00	25.06	150.40	(0.00)	150.40
Totals: Meeting Room			153.87	1,795.38	10,771.86	3,469.44	7,302.42

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**Entry Hallway****Height: 9'**

541.03 SF Walls
664.87 SF Walls & Ceiling
13.76 SY Flooring
60.11 LF Ceil. Perimeter

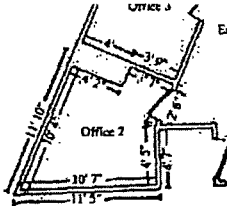
123.84 SF Ceiling
123.84 SF Floor
60.11 LF Floor Perimeter

Door 2' 6" X 6' 8" Opens into OFFICE_2
Door 2' 8" X 6' 8" Opens into STORAGE_CLOS
Door 5' X 6' 8" Opens into OFFICE_4
Missing Wall - Goes to Floor 3' 2" X 6' 8" Opens into REAR_HALLWAY
Door 3' X 6' 8" Opens into MEETING_ROOM
Window 3' X 4' 6" Opens into Exterior
Door 3' X 6' 8" Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
90. Carpet	142.42 SF	3.51	23.41	104.66	627.96	(207.23)	420.73
15 % waste added for Carpet.							
91. Carpet pad	123.84 SF	0.60	3.72	15.60	93.62	(30.89)	62.73
92. Baseboard - 3 1/4"	60.11 LF	3.36	5.07	41.42	248.46	(81.98)	166.48
93. Casing - 3 1/4"	71.00 LF	3.17	9.41	46.90	281.38	(92.86)	188.52
94. Door opening (jamb & casing) - 32"to36"wide - paint grade	1.00 EA	151.62	6.22	31.56	189.40	(62.50)	126.90
95. Window trim set (casing & stop)	16.00 LF	5.43	2.45	17.88	107.21	(35.38)	71.83
96. Batt insulation - 4" - R13 - paper / foil faced	123.84 SF	1.03	4.57	26.44	158.57	(52.32)	106.25
97. Thin coat plaster over 1/2" gypsum core blueboard	664.87 SF	5.79	36.15	777.16	4,662.91	(1,538.76)	3,124.15
98. Paint baseboard - two coats	60.11 LF	1.59	0.49	19.22	115.28	(38.04)	77.24
99. Paint door slab only - 2 coats (per side)	3.00 EA	40.40	1.40	24.52	147.12	(48.56)	98.56
100. Paint door/window trim & jamb - 2 coats (per side)	6.00 EA	34.08	1.67	41.24	247.39	(81.63)	165.76
101. Paint door/window trim & jamb - Large - 2 coats (per side)	2.00 EA	40.09	0.65	16.18	97.01	(32.01)	65.00
102. Paint French door slab only - 2 coats (per side)	2.00 EA	78.44	0.95	31.58	189.41	(62.50)	126.91
103. Paint half louvered door slab only - 2 coats (per side)	1.00 EA	50.38	0.47	10.18	61.03	(20.15)	40.88
104. Seal/prime then paint the walls and ceiling twice (3 coats)	664.87 SF	1.41	11.64	189.82	1,138.93	(375.85)	763.08
105. Seal & paint wood window (per side)	1.00 EA	60.93	0.36	12.26	73.55	(24.27)	49.28
106. Seal & paint wood window (per side) - Small	3.00 EA	42.88	0.53	25.82	154.99	(51.14)	103.85
Totals: Entry Hallway			109.16	1,432.44	8,594.22	2,836.07	5,758.15

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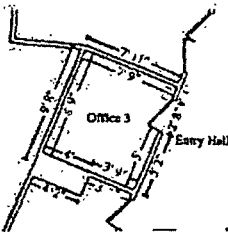
**Office 2****Height: 9'**

345.18 SF Walls
422.07 SF Walls & Ceiling
8.54 SY Flooring
38.35 LF Ceil. Perimeter

76.89 SF Ceiling
76.89 SF Floor
38.35 LF Floor Perimeter

Door**2' 6" X 6' 8"****Opens into ENTRY_HALLWA**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
107. Interior door - Detach & reset - slab only	1.00 EA	22.47	0.00	4.50	26.97	(0.00)	26.97
108. Drywall tape joint/repair - per LF	38.35 LF	7.61	1.20	58.60	351.64	(116.05)	235.59
109. Carpet	88.43 SF	3.51	14.54	64.98	389.91	(128.67)	261.24
15 % waste added for Carpet.							
110. Carpet pad	76.89 SF	0.60	2.31	9.68	58.12	(19.18)	38.94
111. Baseboard - 3 1/4"	38.35 LF	3.36	3.24	26.42	158.52	(52.31)	106.21
112. Casing - 3 1/4"	17.00 LF	3.17	2.25	11.24	67.38	(22.22)	45.16
113. Batt insulation - 4" - R13 - paper / foil faced	76.89 SF	1.03	2.84	16.40	98.44	(32.50)	65.94
114. Thin coat plaster over 1/2" gypsum core blueboard	76.89 SF	5.79	4.18	89.88	539.25	(177.95)	361.30
115. Paint baseboard - two coats	38.35 LF	1.59	0.31	12.26	73.55	(24.26)	49.29
116. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA	34.08	0.28	6.88	41.24	(13.62)	27.62
117. Paint half louvered door slab only - 2 coats (per side)	1.00 EA	50.38	0.47	10.18	61.03	(20.15)	40.88
118. Seal/prime then paint the walls and ceiling twice (3 coats)	422.07 SF	1.41	7.39	120.50	723.01	(238.59)	484.42
Totals: Office 2			39.01	431.52	2,589.06	845.50	1,743.56

**Office 3****Height: 9'**

296.99 SF Walls
364.79 SF Walls & Ceiling
7.53 SY Flooring
33.00 LF Ceil. Perimeter

67.81 SF Ceiling
67.81 SF Floor
33.00 LF Floor Perimeter

Door**2' 8" X 6' 8"****Opens into ENTRY_HALLWA**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
119. Interior door - Detach & reset - slab only	1.00 EA	22.47	0.00	4.50	26.97	(0.00)	26.97
120. Drywall tape joint/repair - per LF	33.00 LF	7.61	1.03	50.42	302.58	(99.85)	202.73

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CONTINUED - Office 3

Height: 9'

Door

Opens into ENTRY_HALLWA

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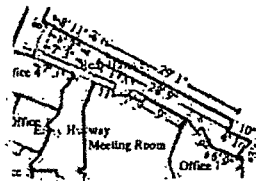
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CONTINUED - Office 4

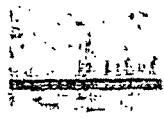
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
137. Batt insulation - 4" - R13 - paper / foil faced	113.60 SF	1.03	4.19	24.24	145.44	(47.99)	97.45
138. Thin coat plaster over 1/2" gypsum core blueboard	113.60 SF	5.79	6.18	132.78	796.70	(262.91)	533.79
139. Paint baseboard - two coats	45.74 LF	1.59	0.37	14.62	87.72	(28.94)	58.78
140. Paint door/window trim & jamb - Large - 2 coats (per side)	1.00 EA	40.09	0.33	8.08	48.50	(16.00)	32.50
141. Paint French door slab only - 2 coats (per side)	2.00 EA	78.44	0.95	31.58	189.41	(62.50)	126.91
142. Seal/prime then paint the walls twice (3 coats)	411.63 SF	1.41	7.20	117.52	705.12	(232.69)	472.43
Totals: Office 4			65.18	641.34	3,848.10	1,218.77	2,629.33

**Rear Hallway****Height: 9'**

907.59 SF Walls	184.98 SF Ceiling
1092.58 SF Walls & Ceiling	184.98 SF Floor
20.55 SY Flooring	100.84 LF Floor Perimeter
100.84 LF Ceil. Perimeter	

Door	3' X 6' 8"	Opens into Exterior
Window	2' 6" X 4' 6"	Opens into Exterior
Missing Wall	4' 6" X 9'	Opens into LOUNGE_HALLW
Missing Wall - Goes to Floor	3' 2" X 6' 8"	Opens into ENTRY_HALLWA
Door	3' X 6' 8"	Opens into MEETING_ROOM
Door	2' 8" X 6' 8"	Opens into OFFICE_1

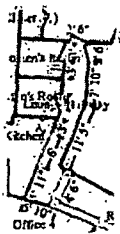
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
143. Carpet	212.73 SF	3.51	34.97	156.34	937.99	(309.54)	628.45
15 % waste added for Carpet.							
144. Carpet pad	184.98 SF	0.60	5.55	23.32	139.86	(46.16)	93.70
145. Baseboard - 3 1/4" stain grade	100.84 LF	4.13	12.73	85.84	515.04	(169.96)	345.08
146. Door opening (jamb & casing) - 32" to 36" wide - stain grade	1.00 EA	185.83	8.36	38.84	233.03	(76.90)	156.13
147. Batt insulation - 4" - R13 - paper / foil faced	562.98 SF	1.03	20.76	120.14	720.77	(237.85)	482.92

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CONTINUED - Rear Hallway

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
148. Thin coat plaster over 1/2" gypsum core blueboard	1,092.58 SF	5.79	59.41	1,277.08	7,662.53	(2,528.64)	5,133.89
149. Stain & finish baseboard	100.84 LP	1.71	1.20	34.72	208.36	(68.77)	139.59
150. Stain & finish door slab only (per side)	2.00 EA	63.23	1.02	25.50	152.98	(50.49)	102.49
151. Stain & finish door/window trim & jamb (per side)	3.00 EA	44.25	1.07	26.78	160.60	(53.00)	107.60
152. Seal/prime then paint part of the walls twice (3 coats)	680.70 SF	1.41	11.91	194.34	1,166.04	(384.80)	781.24
153. Seal/prime then paint the ceiling twice (3 coats)	184.98 SF	1.41	3.24	52.80	316.86	(104.56)	212.30
Totals: Rear Hallway			160.22	2,035.70	12,214.06	4,030.67	8,183.39

**Lounge Hallway****Height: 7' 6"**

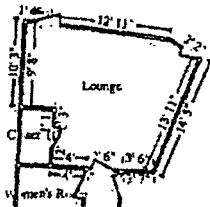
497.52 SF Walls	107.07 SF Ceiling
604.58 SF Walls & Ceiling	107.07 SF Floor
11.90 SY Flooring	66.34 LF Floor Perimeter
66.34 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into LOUNGE
Door	3' X 6' 8"	Opens into WOMENS_ROOM
Door	3' X 6' 8"	Opens into MENS_ROOM
Missing Wall - Goes to Floor	6' X 6' 8"	Opens into KITCHEN
Missing Wall	4' 6" X 7' 6"	Opens into REAR_HALLWAY

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
154. Interior door - Detach & reset - slab only	1.00 EA	22.47	0.00	4.50	26.97	(0.00)	26.97
155. Carpet 15 % waste added for Carpet.	123.13 SF	3.51	20.24	90.48	542.91	(179.16)	363.75
156. Carpet pad	107.07 SF	0.60	3.21	13.48	80.93	(26.70)	54.23
Totals: Lounge Hallway			23.45	108.46	650.81	205.86	444.95

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**Lounge****Height: 7' 6"**

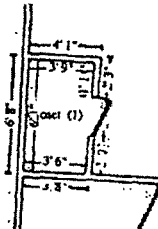
503.53 SF Walls
761.50 SF Walls & Ceiling
28.66 SY Flooring
67.14 LF Ceil. Perimeter

257.97 SF Ceiling
257.97 SF Floor
67.14 LF Floor Perimeter

Door
Door
Door

2' 6" X 6' 8"
2' 2" X 6' 8"
3' X 6' 8"

Opens into LOUNGE_HALLW
Opens into Exterior
Opens into Exterior

**Subroom: Closet (1)****Height: 7' 6"**

149.35 SF Walls
172.31 SF Walls & Ceiling
2.55 SY Flooring
19.91 LF Ceil. Perimeter

22.96 SF Ceiling
22.96 SF Floor
19.91 LF Floor Perimeter

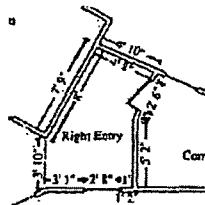
Door

2' 2" X 6' 8"

Opens into LOUNGE

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
157. Interior door - Detach & reset - slab only	2.00 EA	22.47	0.00	8.98	53.92	(0.00)	53.92
158. Carpet 15 % waste added for Carpet.	323.07 SF	3.51	53.10	237.42	1,424.50	(470.07)	954.43
159. Carpet pad	280.93 SF	0.60	8.43	35.40	212.39	(70.08)	142.31
Totals: Lounge			61.53	281.80	1,690.81	540.15	1,150.66

Total: 1st Floor 721.17 8,170.60 49,022.23 15,545.49 33,476.74

2nd Floor**Right Entry****Height: 7' 2"**

204.56 SF Walls
264.07 SF Walls & Ceiling
6.61 SY Flooring
28.54 LF Ceil. Perimeter

59.51 SF Ceiling
59.51 SF Floor
28.54 LF Floor Perimeter

Door

2' 6" X 6' 8"

Opens into COMMON_STAIR

Window

2' 8" X 5' 4"

Opens into Exterior

Missing Wall

3' 9 11/16" X 7' 2"

Opens into LIVING_AREA

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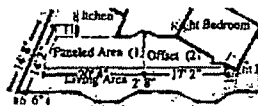
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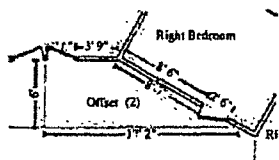
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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
160. Batt insulation - 4" - R13 - paper / foil faced	154.00 SF	1.03	5.68	32.86	197.16	(65.05)	132.11
161. Thin coat plaster over 1/2" gypsum core blueboard	162.00 SF	5.79	8.81	189.36	1,136.15	(374.92)	761.23
Totals: Right Entry			14.49	222.22	1,333.31	439.97	893.34

**Living Area****Height: 7' 2"**

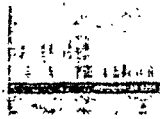
456.74 SF Walls	264.03 SF Ceiling
720.77 SF Walls & Ceiling	264.03 SF Floor
29.34 SY Flooring	63.73 LF Floor Perimeter
111.75 LF Ceil. Perimeter	

Missing Wall	5' 10 9/16" X 7' 2"	Opens into LEFT_ENTRY
Window	2' 8" X 5' 4"	Opens into Exterior
Window	2' 8" X 5' 4"	Opens into Exterior
Window	2' 8" X 5' 4"	Opens into Exterior
Window	2' 8" X 5' 4"	Opens into Exterior
Window	2' 8" X 5' 4"	Opens into Exterior
Window	2' 8" X 5' 4"	Opens into Exterior
Window	2' 8" X 5' 4"	Opens into Exterior
Window	2' 8" X 5' 4"	Opens into Exterior
Missing Wall	3' 9 11/16" X 7' 2"	Opens into RIGHT_ENTRY

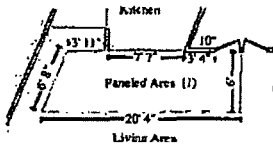
**Subroom: Offset (2)****Height: 7' 6"**

148.22 SF Walls	70.72 SF Ceiling
218.94 SF Walls & Ceiling	70.72 SF Floor
7.86 SY Flooring	19.00 LF Floor Perimeter
36.14 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into DEN
Door	2' 6" X 6' 8"	Opens into RIGHT_BEDROOM
Missing Wall - Goes to Floor	17' 1 5/8" X 7' 2"	Opens into LIVING_AREA
Missing Wall	6' X 7' 6"	Opens into PANELED_AREA

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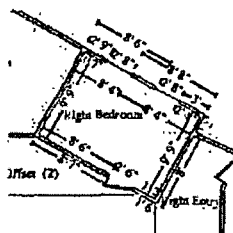
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**Subroom: Paneled Area (1)****Height: 7' 6"**

57.56 SF Walls	116.31 SF Ceiling
173.86 SF Walls & Ceiling	116.31 SF Floor
12.92 SY Flooring	5.96 LF Floor Perimeter
44.45 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into DEN
Missing Wall	6' X 7' 6"	Opens into OFFSET
Missing Wall - Goes to Floor	20' 3 9/16" X 7' 2"	Opens into LIVING_AREA
Missing Wall - Goes to Floor	6' 8 1/8" X 7' 2"	Opens into LIVING_AREA
Missing Wall - Goes to Floor	3' 10 15/16" X 7' 2"	Opens into LIVING_AREA
Missing Wall - Goes to Floor	7' 7 1/4" X 7' 2"	Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
162. Baseboard - 3 1/4" stain grade	15.00 LF	4.13	1.89	12.78	76.62	(25.28)	51.34
163. Crown molding - 2 1/4" stain grade	80.59 LF	4.84	10.93	80.20	481.19	(158.79)	322.40
164. Door opening (jamb & casing) - 36" to 60" wide - stain grade	1.00 EA	215.43	9.56	45.00	269.99	(89.08)	180.91
165. Ductwork system - hot and cold air (per run) - Insulated	3.00 EA	405.71	24.04	248.22	1,489.39	(491.50)	997.89
166. R&R Thermostat	1.00 EA	115.05	3.22	23.66	141.93	(44.12)	97.81
167. Batt insulation - 4" - R13 - paper / foil faced	187.02 SF	1.03	6.90	39.90	239.43	(79.01)	160.42
168. 1/2" blueboard - hung only (no tape or finish)	116.31 SF	1.40	3.13	33.18	199.14	(65.70)	133.44
169. Thin coat plaster over 1/2" gypsum core blueboard	852.00 SF	5.79	46.33	995.88	5,975.29	(1,971.85)	4,003.44
170. T & G paneling - butterfly (beaded vcc with 1" cove)	116.31 SF	5.99	20.21	143.38	860.29	(283.90)	576.39
Totals: Living Area			126.21	1,622.20	9,733.27	3,209.23	6,524.04

**Right Bedroom****Height: 7' 2"**

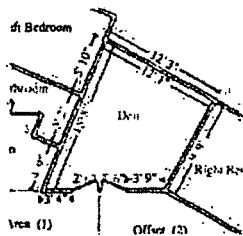
335.31 SF Walls	133.05 SF Ceiling
468.36 SF Walls & Ceiling	133.05 SF Floor
14.78 SY Flooring	46.79 LF Floor Perimeter
46.79 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into OFFSET
Window	2' 8" X 5' 4"	Opens into Exterior
Window	2' 8" X 5' 4"	Opens into Exterior

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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
171. Baseboard - 3 1/4" stain grade	46.79 LF	4.13	5.91	39.82	238.97	(78.86)	160.11
172. Casing - 3 1/4" stain grade	17.00 LF	3.47	2.57	12.32	73.88	(24.38)	49.50
173. Window stool & apron	6.00 LF	8.02	1.43	9.90	59.45	(19.61)	39.84
174. Window trim set (casing & stop) - stain grade	26.00 LF	6.17	5.18	33.12	198.72	(65.57)	133.15
175. Ductwork system - hot and cold air (per run) - Insulated	1.00 EA	405.71	8.01	82.74	496.46	(163.82)	332.64
176. Thin coat plaster over 1/2" gypsum core blueboard	252.00 SF	5.79	13.70	294.56	1,767.34	(583.22)	1,184.12
Totals: Right Bedroom			36.80	472.46	2,834.82	935.46	1,899.36

**Den****Height: 7' 2"**

354.11 SF Walls	145.03 SF Ceiling
499.14 SF Walls & Ceiling	145.03 SF Floor
16.11 SY Flooring	49.41 LF Floor Perimeter
49.41 LF Ceil. Perimeter	

Door**2' 6" X 6' 8"****Opens into OFFSET****Door****2' 6" X 6' 8"****Opens into PANELED_AREA**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
177. Baseboard - 3 1/4" stain grade	49.41 LF	4.13	6.24	42.06	252.36	(0.00)	252.36
178. Bookcase - built in - 10" - (SF of face area)	78.83 SF	15.87	43.06	258.82	1,552.91	(512.47)	1,040.44
179. Casing - 3 1/4" stain grade	20.00 LF	3.47	3.03	14.48	86.91	(0.00)	86.91
180. Ductwork system - hot and cold air (per run) - Insulated	1.00 EA	405.71	8.01	82.74	496.46	(163.82)	332.64
181. Thin coat plaster over 1/2" gypsum core blueboard	264.00 SF	5.79	14.36	308.60	1,851.52	(0.00)	1,851.52
Totals: Den			74.70	706.70	4,240.16	676.29	3,563.87

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**Left Entry****Height: 7' 2"**

171.88 SF Walls	57.43 SF Ceiling
229.31 SF Walls & Ceiling	57.43 SF Floor
6.38 SY Flooring	23.98 LF Floor Perimeter
23.98 LF Ceil. Perimeter	

Missing Wall	2' 10" X 7' 2"	Opens into KITCHEN
Door	2' 6" X 6' 8"	Opens into OFFSET
Door	2' 6" X 6' 8"	Opens into Exterior
Missing Wall	5' 10 9/16" X 7' 2"	Opens into LIVING_AREA
Missing Wall	5' 1 9/16" X 7' 2"	Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
182. Ductwork system - hot and cold air (per run) - Insulated	1.00 EA	405.71	8.01	82.74	496.46	(163.82)	332.64
Totals: Left Entry			8.01	82.74	496.46	163.82	332.64

**Kitchen****Height: 7' 2"**

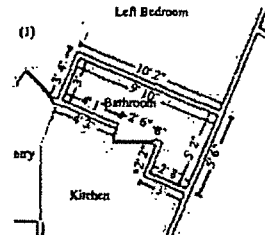
138.36 SF Walls	70.25 SF Ceiling
208.61 SF Walls & Ceiling	70.25 SF Floor
7.81 SY Flooring	19.31 LF Floor Perimeter
26.91 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into BATHROOM
Missing Wall - Goes to Floor	7' 7 1/4" X 7' 2"	Opens into PANELED_AREA
Missing Wall	5' 1 9/16" X 7' 2"	Opens into LEFT_ENTRY
Missing Wall	2' 10" X 7' 2"	Opens into LEFT_ENTRY

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
183. Ductwork system - hot and cold air (per run) - Insulated	1.00 EA	405.71	8.01	82.74	496.46	(163.82)	332.64
Totals: Kitchen			8.01	82.74	496.46	163.82	332.64

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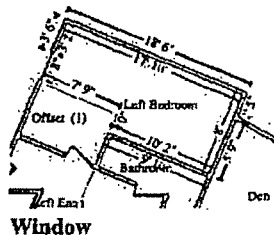
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**Bathroom****Height: 7' 2"**

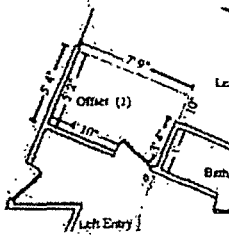
215.40 SF Walls	35.09 SF Ceiling
250.49 SF Walls & Ceiling	35.09 SF Floor
3.90 SY Flooring	30.06 LF Floor Perimeter
30.06 LF Ceil. Perimeter	

Door**2' 6" X 6' 8"****Opens into KITCHEN**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
184. Ductwork system - hot and cold air (per run) - Insulated	1.00 EA	405.71	8.01	82.74	496.46	(163.82)	332.64
185. Batt insulation - 4" - R13 - paper / foil faced	35.09 SF	1.03	1.29	7.48	44.91	(14.82)	30.09
186. Thin coat plaster over 1/2" gypsum core blueboard	250.49 SF	5.79	13.62	292.78	1,756.74	(579.72)	1,177.02
Totals: Bathroom			22.92	383.00	2,298.11	758.36	1,539.75

**Left Bedroom****Height: 7' 2"**

306.95 SF Walls	128.01 SF Ceiling
434.96 SF Walls & Ceiling	128.01 SF Floor
14.22 SY Flooring	42.16 LF Floor Perimeter
51.81 LF Ceil. Perimeter	

Window**2' 8" X 5' 4"****Opens into Exterior****Subroom: Offset (1)****Height: 6' 8"**

107.33 SF Walls	39.74 SF Ceiling
147.08 SF Walls & Ceiling	39.74 SF Floor
4.42 SY Flooring	16.10 LF Floor Perimeter
25.76 LF Ceil. Perimeter	

Missing Wall - Goes to Floor**1' 10 7/16" X 6' 8"****Opens into LEFT BEDROOM****Door****2' 6" X 6' 8"****Opens into LEFT ENTRY****Missing Wall - Goes to Floor****7' 9 1/2" X 6' 8"****Opens into LEFT BEDROOM**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
187. Baseboard - 3 1/4" stain grade	58.26 LF	4.13	7.36	49.60	297.57	(98.19)	199.38
188. Window stool & apron	3.00 LF	8.02	0.71	4.96	29.73	(9.81)	19.92
189. Window trim set (casing & stop) - stain grade	13.00 LF	6.17	2.59	16.56	99.36	(32.78)	66.58

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CONTINUED - Left Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
190. Batt insulation - 4" - R13 - paper / foil faced	207.14 SF	1.03	7.64	44.20	265.19	(87.51)	177.68
191. Thin coat plaster over 1/2" gypsum core blueboard	414.28 SF	5.79	22.53	484.24	2,905.45	(958.79)	1,946.66
Totals: Left Bedroom			40.83	599.56	3,597.30	1,187.08	2,410.22
Total: 2nd Floor			331.97	4,171.62	25,029.89	7,534.03	17,495.86

3rd Floor**3rd Floor**

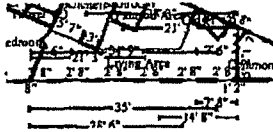
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
NOTE; No new damage from the 2nd Claim.							
Total: 3rd Floor			0.00	0.00	0.00	0.00	0.00

4th Floor**4th Floor**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
192. Clean ductwork *	0.00 EA	0.00	0.00	0.00	0.00	(0.00)	0.00
In Clean Joe's estimate; \$1,500.00							
Total: 4th Floor			0.00	0.00	0.00	0.00	0.00

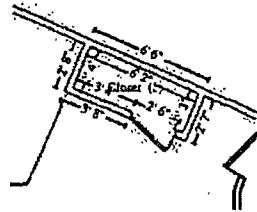
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**Living Area****Height: 7' 2"**

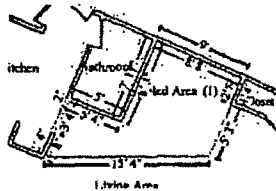
529.38 SF Walls	265.35 SF Ceiling
794.73 SF Walls & Ceiling	265.35 SF Floor
29.48 SY Flooring	73.87 LF Floor Perimeter
94.44 LF Ceil. Perimeter	

Missing Wall	5' 7 1/16" X 7' 2"	Opens into KITCHEN
Door	2' 6" X 6' 8"	Opens into FRONT_BEDROO
Window	2' 8" X 5' 4"	Opens into Exterior
Window	2' 8" X 5' 4"	Opens into Exterior
Window	2' 8" X 5' 4"	Opens into Exterior
Window	2' 8" X 5' 4"	Opens into Exterior
Window	2' 8" X 5' 4"	Opens into Exterior
Window	2' 8" X 5' 4"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into COMMON_STAIR

**Subroom: Closet (2)****Height: 7' 2"**

121.72 SF Walls	14.19 SF Ceiling
135.92 SF Walls & Ceiling	14.19 SF Floor
1.58 SY Flooring	16.98 LF Floor Perimeter
16.98 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into LIVING_AREA
------	---------------	------------------------

**Subroom: Paneled Area (1)****Height: 8' 2"**

249.39 SF Walls	111.61 SF Ceiling
361.00 SF Walls & Ceiling	111.61 SF Floor
12.40 SY Flooring	27.61 LF Floor Perimeter
51.52 LF Ceil. Perimeter	

Missing Wall - Goes to Floor	15' 4" X 7' 2"	Opens into LIVING_AREA
Missing Wall - Goes to Floor	3' 4" X 7' 2"	Opens into KITCHEN
Missing Wall - Goes to Floor	5' 2 7/8" X 7' 2"	Opens into LIVING_AREA

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
193. Interior door - Detach & reset - slab only	2.00 EA	22.47	0.00	8.98	53.92	(0.00)	53.92
194. R&R Interior door - clear grade pine/cedar - slab only	1.00 EA	280.47	12.68	58.64	351.79	(0.00)	351.79
195. Snaplock Laminate - simulated wood flooring	391.15 SF	5.84	74.56	471.78	2,830.66	(934.11)	1,896.55

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CONTINUED - Living Area

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
196. Baseboard - 3 1/4" stain grade	118.46 LF	4.13	14.96	100.84	605.04	(199.67)	405.37
197. Deadbolt	1.00 EA	51.40	1.69	10.62	63.71	(21.02)	42.69
198. Door knob - interior	1.00 EA	45.81	1.34	9.42	56.57	(18.66)	37.91
199. Door lockset - exterior	1.00 EA	54.95	1.91	17.38	68.24	(22.52)	45.72
200. Stain & finish baseboard	118.46 LF	1.71	1.41	40.80	244.78	(80.78)	164.00
201. Stain & finish door slab only (per side)	4.00 EA	63.23	2.05	51.00	305.97	(100.96)	205.01
202. Stain & finish door/window trim & jamb (per side)	3.00 EA	44.25	1.07	26.78	160.60	(53.00)	107.60
Totals: Living Area			111.67	790.24	4,741.28	1,430.72	3,310.56

**Kitchen****Height: 7' 2"**

298.70 SF Walls	109.60 SF Ceiling
408.30 SF Walls & Ceiling	109.60 SF Floor
12.18 SY Flooring	41.68 LF Floor Perimeter
45.01 LF Ceil. Perimeter	

Missing Wall - Goes to Floor**3' 4" X 7' 2"****Opens into PANELED_AREA****Door****2' 6" X 6' 8"****Opens into BATHROOM****Door****2' 6" X 6' 8"****Opens into Exterior****Door****2' 6" X 6' 8"****Opens into REAR BEDROOM****Missing Wall****5' 7 1/16" X 7' 2"****Opens into LIVING_AREA**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
203. Dishwasher - Detach & reset	1.00 EA	242.32	0.00	48.46	290.78	(0.00)	290.78
204. Refrigerator - Remove & reset	1.00 EA	51.62	0.00	10.32	61.94	(0.00)	61.94
205. Range - electric - Remove & reset	1.00 EA	38.74	0.00	7.74	46.48	(0.00)	46.48
206. Countertop - flat laid plastic laminate	12.50 LF	39.96	20.32	103.96	623.78	(205.85)	417.93
207. 4" backsplash for flat laid countertop	12.75 LF	8.06	3.92	21.34	128.03	(42.24)	85.79
208. Add for frosted/etched or beveled glass, per cabinet door	16.00 EA	45.09	45.09	153.30	919.83	(303.56)	616.27
209. Cabinet knob or pull	26.00 EA	8.61	5.64	45.90	275.40	(90.87)	184.53
210. Cabinetry - lower (base) units	10.25 LF	217.31	113.31	468.14	2,808.88	(926.92)	1,881.96
211. Cabinetry - upper (wall) units	19.50 LF	166.07	153.11	678.30	4,069.78	(1,343.03)	2,726.75
212. Floor preparation for resilient flooring	109.60 SF	0.64	0.69	14.16	84.99	(0.00)	84.99

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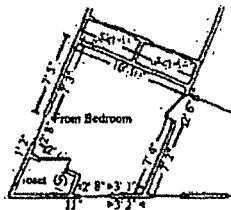
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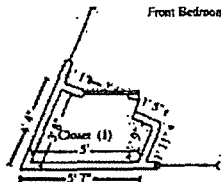
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CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
213. Underlayment - 1/4" 5 ply	109.60 SF	2.62	9.86	59.42	356.43	(117.61)	238.82
214. Vinyl tile	109.60 SF	3.69	14.80	83.84	503.06	(166.00)	337.06
215. Baseboard - 3 1/4" stain grade	41.68 LF	4.13	5.26	35.48	212.88	(70.25)	142.63
216. Thin coat plaster over 1/2" gypsum core blueboard	84.00 SF	5.79	4.57	98.20	589.13	(194.41)	394.72
217. Rough in plumbing - per fixture Partial rough-in.	0.25 EA	646.12	1.63	32.62	195.78	(64.60)	131.18
218. Sink - double - Detach & reset	1.00 EA	165.66	0.00	33.14	198.80	(0.00)	198.80
219. Paint door slab only - 2 coats (per side)	1.00 EA	40.40	0.47	8.18	49.05	(0.00)	49.05
220. Stain & finish door slab only (per side)	2.00 EA	63.23	1.02	25.50	152.98	(50.49)	102.49
221. Stain & finish door/window trim & jamb (per side)	3.00 EA	44.25	1.07	26.78	160.60	(53.00)	107.60
Totals: Kitchen			380.76	1,954.78	11,728.60	3,628.83	8,099.77

**Front Bedroom****Height: 7' 8"**

349.17 SF Walls	123.11 SF Ceiling
472.28 SF Walls & Ceiling	123.11 SF Floor
13.68 SY Flooring	45.54 LF Floor Perimeter
45.54 LF Ceil. Perimeter	

Window**2' 8" X 5' 4"****Opens into Exterior****Window****2' 8" X 5' 4"****Opens into Exterior****Door****2' 6" X 6' 8"****Opens into LIVING_AREA****Subroom: Closet (1)****Height: 7' 8"**

114.88 SF Walls	12.44 SF Ceiling
127.32 SF Walls & Ceiling	12.44 SF Floor
1.38 SY Flooring	14.98 LF Floor Perimeter
14.98 LF Ceil. Perimeter	

Door**2' 6" X 6' 8"****Opens into FRONT_BEDROO**

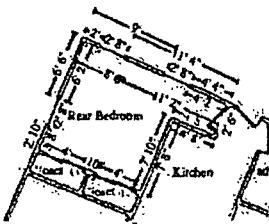
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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CONTINUED - Front Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
222. Interior door - Detach & reset - slab only	2.00 EA	22.47	0.00	8.98	53.92	(0.00)	53.92
223. Snaplock Laminate - simulated wood flooring	135.55 SF	5.84	25.84	163.48	980.93	(0.00)	980.93
224. Baseboard - 3 1/4" stain grade	60.53 LF	4.13	7.64	51.52	309.15	(0.00)	309.15
225. Stain & finish baseboard	60.53 LF	1.71	0.72	20.84	125.07	(41.28)	83.79
226. Stain & finish door slab only (per side)	3.00 EA	63.23	1.53	38.24	229.46	(75.72)	153.74
227. Stain & finish door/window trim & jamb (per side)	3.00 EA	44.25	1.07	26.78	160.60	(53.00)	107.60
Totals: Front Bedroom			36.80	309.84	1,859.13	170.00	1,689.13

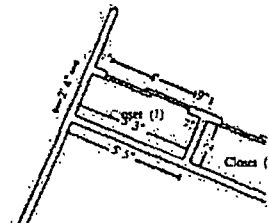


Window
 Window
 Window
 Door

Rear Bedroom**Height: 7' 2"**

384.17 SF Walls	138.85 SF Ceiling
523.03 SF Walls & Ceiling	138.85 SF Floor
15.43 SY Flooring	53.61 LF Floor Perimeter
53.61 LF Ceil. Perimeter	

2' 8" X 5' 4"	Opens into Exterior
2' 8" X 5' 4"	Opens into Exterior
2' 8" X 5' 4"	Opens into Exterior
2' 6" X 6' 8"	Opens into KITCHEN

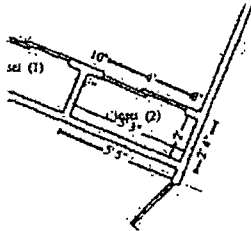
**Door****Subroom: Closet (1)****Height: 7' 2"**

103.65 SF Walls	10.47 SF Ceiling
114.13 SF Walls & Ceiling	10.47 SF Floor
1.16 SY Flooring	14.46 LF Floor Perimeter
14.46 LF Ceil. Perimeter	

4' X 6' 8"	Opens into REAR BEDROOM
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**Subroom: Closet (2)****Height: 7' 2"**

104.25 SF Walls
 114.80 SF Walls & Ceiling
 1.17 SY Flooring
 14.55 LF Ceil. Perimeter

10.56 SF Ceiling
 10.56 SF Floor
 14.55 LF Floor Perimeter

Door**4' X 6' 8"****Opens into REAR BEDROOM**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
228. Bypass (sliding) door set - slabs only - Detach & reset	1.00 EA	31.72	0.00	6.34	38.06	(0.00)	38.06
229. Interior door - Detach & reset - slab only	1.00 EA	22.47	0.00	4.50	26.97	(0.00)	26.97
230. Snaplock Laminate - simulated wood flooring	159.88 SF	5.84	30.48	192.84	1,157.02	(0.00)	1,157.02
231. Baseboard - 3 1/4" stain grade	82.62 LF	4.13	10.43	70.32	421.97	(0.00)	421.97
232. Stain & finish baseboard	82.62 LF	1.71	0.98	28.46	170.72	(56.34)	114.38
233. Stain & finish door slab only (per side)	7.00 EA	63.23	3.58	89.24	535.43	(176.68)	358.75
234. Stain & finish door/window trim & jamb (per side)	1.00 EA	44.25	0.36	8.94	53.55	(17.66)	35.89
235. Stain & finish door/window trim & jamb - Large (per side)	4.00 EA	51.69	1.59	41.68	250.03	(82.51)	167.52
Totals: Rear Bedroom			47.42	442.32	2,653.75	333.19	2,320.56

Total: 4th Floor **576.65** **3,497.18** **20,982.76** **5,562.74** **15,420.02**

Electrical

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
236. Electrical (Bid Item)	1.00 EA	61,322.88	0.00	12,264.58	73,587.46	(24,283.87)	49,303.59
Totals: Electrical			0.00	12,264.58	73,587.46	24,283.87	49,303.59

General Conditions

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
237. General clean - up	60.00 HR	44.01	0.04	528.12	3,168.76	(0.00)	3,168.76
On-going and post cleaning							
238. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA	529.66	0.00	105.94	635.60	(0.00)	635.60

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CONTINUED - General Conditions

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
239. High Density Large Inner City-Parking- fees etc- Bid Item	4.00 MO	500.00	0.00	400.00	2,400.00	(0.00)	2,400.00
240. Permits*	189.00 EA	10.00	0.00	378.00	2,268.00	(748.44)	1,519.56
Building Permits and fees per the City/ of Lowell website Amounts over to be paid with actual receipts presented							
241. General Laborer - per hour	60.00 HR	48.12	0.00	577.44	3,464.64	(0.00)	3,464.64
Extra labor bring equipment/debris to trucks and dumpster							
242. Residential Supervision / Project Management - per hour	60.00 HR	77.82	0.00	933.84	5,603.04	(1,849.00)	3,754.04
Hours decrease as project progresses							
Month	HRS/PW	Total					
1	10	40					
2	8	32					
3	6	24					
4	4	16					
5	2	8					
Half of 120 hours							
243. Temporary power usage (per month)	4.00 MO	226.80	56.70	192.78	1,156.68	(0.00)	1,156.68
244. Temporary toilet (per month)	4.00 MO	190.04	0.00	152.04	912.20	(0.00)	912.20
Totals: General Conditions			56.74	3,268.16	19,608.92	2,597.44	17,011.48
Line Item Totals: MURPHY-BLDG-W-3			2,116.89	38,257.54	229,542.41	69,049.59	160,492.82

Grand Total Areas:

15,682.99 SF Walls	5,369.77 SF Ceiling	21,052.76 SF Walls and Ceiling
5,369.77 SF Floor	596.64 SY Flooring	2,052.41 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	2,278.59 LF Ceil. Perimeter
5,369.77 Floor Area	5,905.63 Total Area	15,750.36 Interior Wall Area
7,787.51 Exterior Wall Area	906.13 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

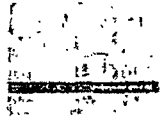
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Summary for Dwelling

Line Item Total	189,167.98
Material Sales Tax	2,116.89
Subtotal	191,284.87
Overhead	19,128.77
Profit	19,128.77
Replacement Cost Value	\$229,542.41
Less Depreciation	(69,049.59)
Actual Cash Value	\$160,492.82
Less Deductible	(2,500.00)
Net Claim	\$157,992.82
Total Recoverable Depreciation	69,049.59
Net Claim if Depreciation is Recovered	\$227,042.41

 Michael Winston

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Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (6.25%)	Clothing Sales Tax (6.25%)	Storage Tax (6.25%)
Line Items	19,128.77	19,128.77	2,116.89	0.00	0.00
Total	19,128.77	19,128.77	2,116.89	0.00	0.00

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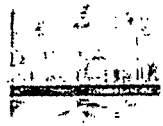
Recap by Room**Estimate: MURPHY-BLDG-W-3**

Area: Basement	9,125.00	4.82%
Hallway	5,548.70	2.93%
Storage 1	2,208.69	1.17%
Storage 2	3,176.85	1.68%
Storage 3	4,815.81	2.55%
Utility Room	4,004.91	2.12%
Water Heater Storage	5,115.43	2.70%
<hr/>		
Area Subtotal: Basement	33,995.39	17.97%
Area: 1st Floor		
Office 1	5,722.23	3.02%
Meeting Room	8,822.61	4.66%
Entry Hallway	7,052.62	3.73%
Office 2	2,118.53	1.12%
Office 3	1,388.37	0.73%
Office 4	3,141.58	1.66%
Rear Hallway	10,018.14	5.30%
Lounge Hallway	518.90	0.27%
Lounge	1,347.48	0.71%
<hr/>		
Area Subtotal: 1st Floor	40,130.46	21.21%
Area: 2nd Floor		
Right Entry	1,096.60	0.58%
Living Area	7,984.86	4.22%
Right Bedroom	2,325.56	1.23%
Den	3,458.76	1.83%
Left Entry	405.71	0.21%
Kitchen	405.71	0.21%
Bathroom	1,892.19	1.00%
Left Bedroom	2,956.91	1.56%
<hr/>		
Area Subtotal: 2nd Floor	20,526.30	10.85%
Area: 4th Floor		
Living Area	3,839.37	2.03%
Kitchen	9,393.06	4.97%
Front Bedroom	1,512.49	0.80%
Rear Bedroom	2,164.01	1.14%
<hr/>		
Area Subtotal: 4th Floor	16,908.93	8.94%

MURPHY-BLDG-W-3

10/5/2021

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**Michael Winston & Associates, LLC**

POB 287
 Salem, NH 03079
 Tel: 603-494-2366
 Fax: 888-306-8106

Electrical	61,322.88	32.42%
General Conditions	16,284.02	8.61%
<hr/>		
Subtotal of Areas	189,167.98	100.00%
<hr/>		
Total	189,167.98	100.00%

Michael Winston & Associates, LLC

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Recap by Category with Depreciation

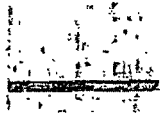
O&P Items	RCV	Deprec.	ACV
ACOUSTICAL TREATMENTS	452.13	149.20	302.93
APPLIANCES	332.68		332.68
CABINETRY	7,013.37	2,314.41	4,698.96
CLEANING	2,640.60		2,640.60
GENERAL DEMOLITION	802.38		802.38
DOORS	1,672.30	333.59	1,338.71
DRYWALL	542.97	179.18	363.79
ELECTRICAL	61,322.88	20,236.55	41,086.33
FLOOR COVERING - CARPET	5,566.05	1,705.29	3,860.76
FLOOR COVERING - VINYL	2,323.80	743.71	1,580.09
FLOOR COVERING - WOOD	4,358.53	868.97	3,489.56
PERMITS AND FEES	3,890.00	623.70	3,266.30
FINISH CARPENTRY / TRIMWORK	8,697.51	2,584.81	6,112.70
FINISH HARDWARE	335.40	110.68	224.72
FIRE PROTECTION SYSTEMS	33.80		33.80
HEAT, VENT & AIR CONDITIONING	12,478.87	4,118.00	8,360.87
INSULATION	3,301.42	1,066.42	2,235.00
LABOR ONLY	7,556.40	1,540.84	6,015.56
INTERIOR LATH & PLASTER	45,110.91	14,252.59	30,858.32
PLUMBING	2,081.87	632.34	1,449.53
PANELING & WOOD WALL FINISHES	696.70	229.91	466.79
PAINTING	16,039.37	5,174.88	10,864.49
TEMPORARY REPAIRS	1,667.36		1,667.36
WINDOW TREATMENT	250.68	41.36	209.32
O&P Items Subtotal	189,167.98	56,906.43	132,261.55
Material Sales Tax	2,116.89	634.98	1,481.91
Overhead	19,128.77	5,754.09	13,374.68
Profit	19,128.77	5,754.09	13,374.68
Total	229,542.41	69,049.59	160,492.82

EXPLANATION OF THE SUMMARY PAGE

Line Item Total - Total value of all the items in the estimate.

General Contractor's Overhead & Profit - General contractor's charge for coordinating your repairs.

Replacement Cost Value (RCV) - Estimated cost to repair or replace damaged property.



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Depreciation - The decrease in the value of property over a period of time due to wear, tear, condition and obsolescence. A portion or all of this amount may be eligible for replacement cost benefits.

Deductible - The insurance carrier will pay for losses up to the policy limits, in excess of your applicable deductible.

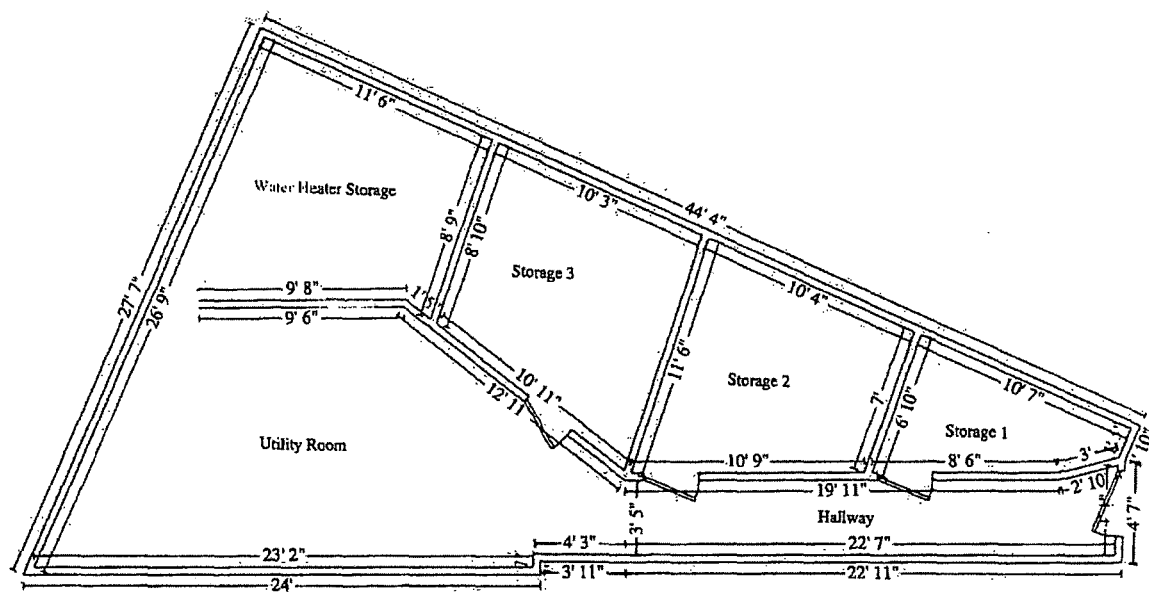
Net Claim (ACV) - The repair or replacement cost of the damaged part of the property less depreciation and deductible.

Non Recoverable Depreciation - Depreciation applied to items that are not eligible for replacement cost benefits.

Total Recoverable Depreciation - Total amount of recoverable depreciation after actual repair or replacement of the property.

Net Claim if Depreciation is Recovered - Total amount of the claim, including ACV payment and total maximum recoverable depreciation is incurred.

Basement



MURPHY-BLDG-W-3

N
↑
Basement

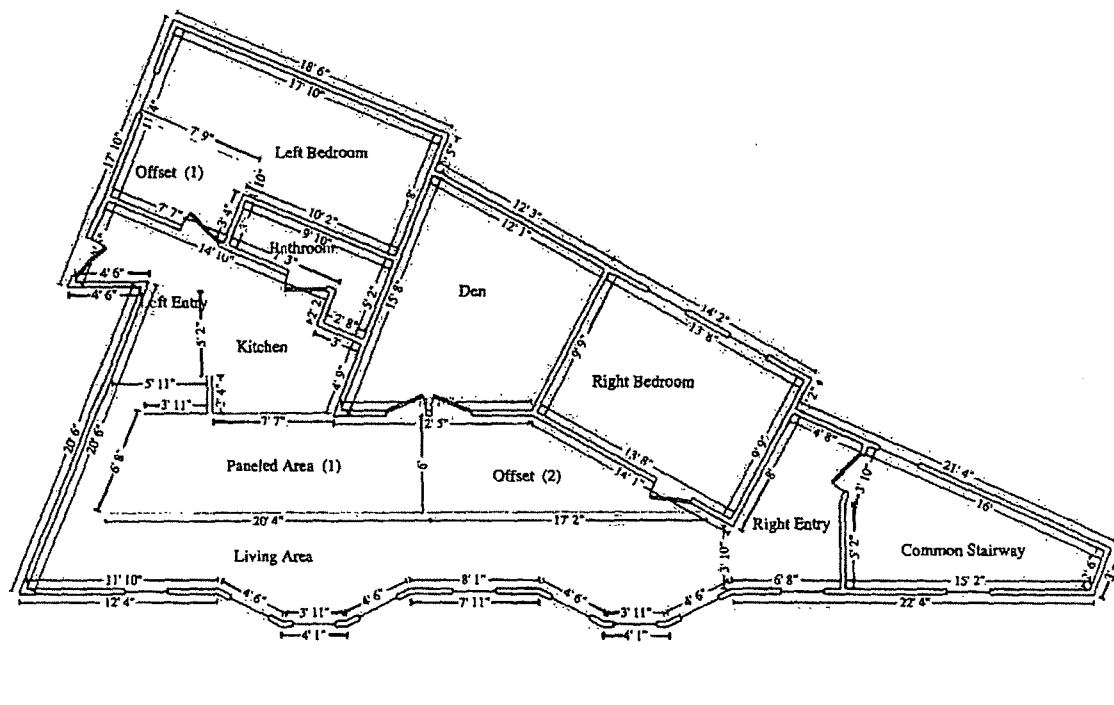
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2nd Floor



2nd Floor

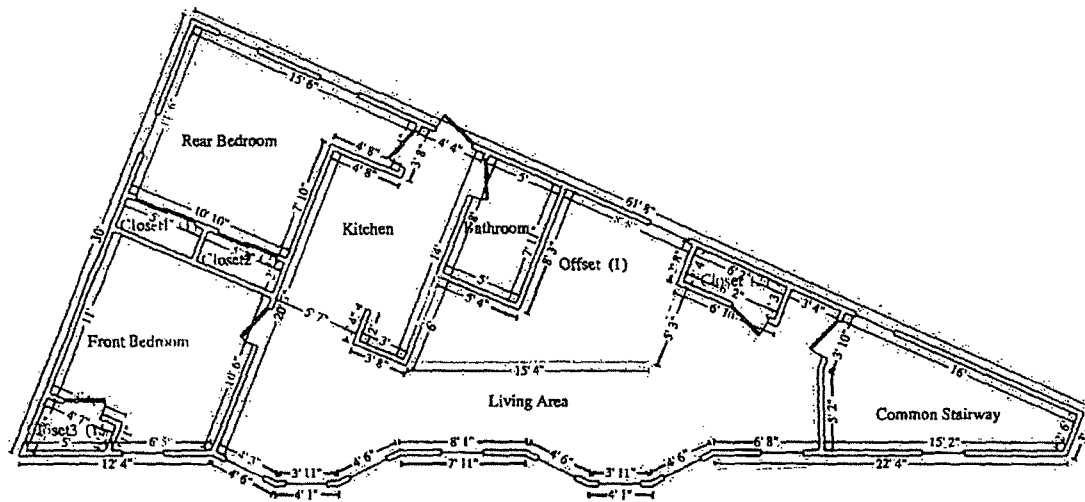
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3rd Floor



N
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3rd Floor

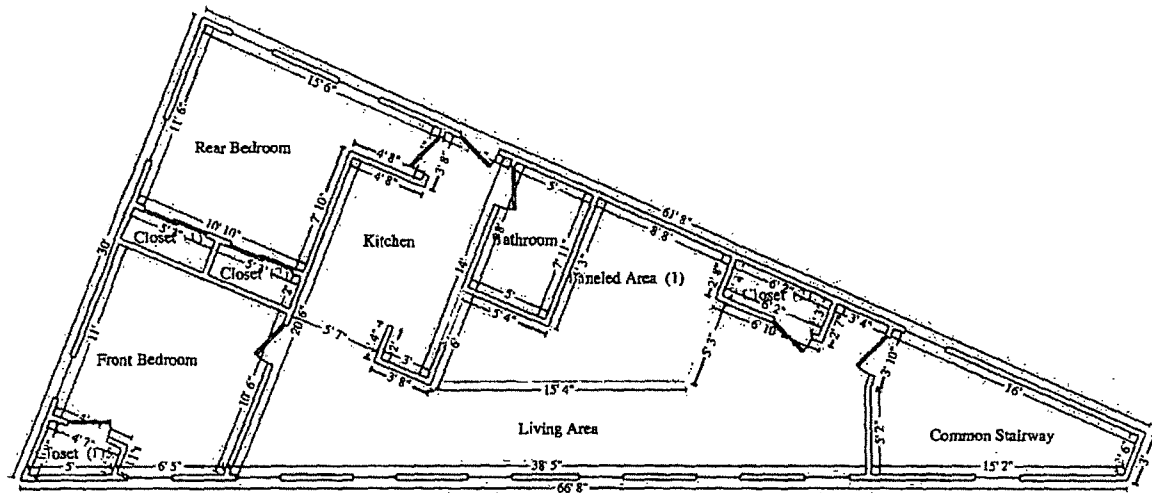
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4th Floor



4th Floor

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MALDEN ELECTRIC CO.
595 BROADWAY
MALDEN, MA 02148

O: (781) 324-2222

e-mail: maldenelectric@verizon.net

C: (617) 438-3800

Michael Winston & Associates, LLC
P.O. Box 287
Salem, NH 03079

9/28/2021

Vermont Mutual: Claim # B0010091

Re: Estimate of electrical damages to "existing" wiring caused by fire and water in the 4-story multi-use building for:

Insured:

The Murphy Building Trust
18 Appleton Street
Lowell, MA 01852

Unit # 3

(totally gutted)

Replacement of wiring, devices, fixtures, circuitry and equipment to include all required fittings, hardware, and necessary labor for installations, or as otherwise noted for the following:

Living Room

3 - 6" recessed fixture housings w/ trims	\$ 276.00
1 - wall switch	56.00
1 - 3-way wall switch	78.00
1 - 2-gang wall switches (1-s.p.s. / 1- 3-way)	134.00
1 - 2-gang wall switches (1-s.p.s. / 1-dimmer)	132.00
7 - duplex receptacles	434.00
1 - wall thermostat / wiring	116.00

Dining Area

1 - wall switch	56.00
3 - duplex receptacles	186.00
1 - 115-volt interconnect device wiring outlet	92.00
1 - 115-volt interconnect smoke detector	82.00
1 - wall thermostat / wiring	116.00

Kitchen

4 - 6" recessed fixture housings w/ trims	368.00
1 - 4-gang wall switches (3-s.p.s. / 1- 3way)	246.00
6 - duplex receptacles	372.00
1 - duplex receptacle (microwave)	62.00
1 - wiring for dishwasher	80.00

1 - 50-amp range receptacle	122.00
1 - 115-volt interconnect device wiring outlets	92.00
1 - 115-volt interconnect smoke detector	82.00

Bathroom

1 - ceiling fixture outlet	68.00
1 - ceiling exhaust fan / light unit (venting by others)	155.00
1 - wall fixture outlet	64.00
1 - 3-lamp vanity wall fixture	80.00
4 - wall switches	224.00
1 - gfci. duplex receptacle	84.00

Small Rear Exit Hall

1 - ceiling fixture outlet	68.00
1 - 2-lamp ceiling fixture	78.00
1 - wall fixture outlet (to exterior)	64.00
1 - 1-lamp wall fixture (at exterior)	(salvage / re-install) 8.00
1 - 2-gang wall switches	118.00

Exterior Closet

1 - ceiling fixture outlet	68.00
1 - porcelain lampholder fixture	(salvage / re-install) 6.00
1 - wiring for 2kw fan forced electric heater w/ thermostat	(re-feed elect. heat) 70.00
1 - wiring for 30-amp 220-volt electric hot water heater	(re-feed water htr.) 70.00

Left Rear Bedroom

1 - wall switch	56.00
4 - duplex receptacles	248.00
2 - wall fixture outlets (closets)	128.00
2 - 1-lamp 2' fluorescent strip fixture (closets)	(salvage / re-install) 12.00
2 - wall switches (closets)	112.00
1 - duplex receptacle (left closet)	62.00
1 - 115-volt interconnect device wiring outlet	92.00
1 - 115-volt interconnect smoke detector	82.00

Left Front Bedroom (intact)

1 - wall switch	56.00
4 - duplex receptacles	248.00
1 - 115-volt interconnect device wiring outlet	92.00
1 - 115-volt interconnect smoke detector	82.00

Allowance for replacements and installations as needed for the following systems:

Apartment Security Alarm System

1 - Alarm system control panel (left rear bedroom closet)	}	
1 - Moose alarm keypad (living room)	}	
1 - Moose alarm horn (living room)	}	2,160.00
1 - motion alarm detector (living room)	}	
• additional initiating devices (doors) or signaling devices	}	

Catv. / Telephone

4 - catv. jacks / wiring	}	
6 - telephone data jacks w/ wiring	}	656.00

Replacements with installations as needed for the following:

Apartment Unit Power and Distribution

1 - ITE 32-circuit main lug sub-panel	310.00
1 - 100-amp mc cable sub-feeder from basement main to unit sub-panel	1,220.00

Apartment Unit Circuitry

6 - 15-amp 115-volt circuits	828.00
6 - 20-amp 115-volt circuits	864.00
2 - 30-amp 220-volt circuits	310.00
1 - 50-amp 220-volt circuit	162.00

Unit # 2

(all ceilings / most interior walls gutted)

Replacement of wiring, devices, fixtures, circuitry and equipment to include all required fittings, hardware, and necessary labor for installations, or as otherwise noted for the following:

Living Room

19 - ceiling fixture outlets	1,292.00
19 - 6" recessed fixture housings w/ trims	1,748.00
1 - 2-gang wall switches (2-s.p.s)	112.00
1 - 3-gang wall switches (1-s.p.s. / 2- 3-ways)	212.00
7 - duplex receptacles	434.00
1 - 115-volt interconnect device wiring outlet	92.00
1 - 115-volt interconnect smoke detector	82.00
1 - wall thermostat / wiring	116.00

Front Bedroom / TV Room

1 - ceiling fixture outlet	68.00
1 - 2-lamp ceiling fixture	78.00
4 - duplex receptacles	248.00
1 - 115-volt interconnect device wiring outlet	92.00
1 - 115-volt interconnect smoke detector	82.00

Dining Room

1 - ceiling fixture outlet	68.00
1 - 1-lamp ceiling fixture	76.00
4 - duplex receptacles	248.00

Kitchen / Eating Area

5 - ceiling fixture outlets	340.00
1 - 2-lamp ceiling fixture	78.00
6 - 6" recessed fixture housings w/ trims	552.00
1 - 3-gang combo device (1-s.p.s. / 2- 3-ways)	212.00

8 - duplex receptacles	496.00
1 - wall fixture outlet	64.00
1 - 50-amp range receptacle	122.00

Rear Exit Hall

2 - ceiling fixture outlets	136.00
2 - 6" recessed fixture housings w/ trims	184.00
1 - 2-gang wall switches (1-s.p.s. / 1- 3-way)	134.00
2 - duplex receptacles	124.00
2 - wall fixture outlets	128.00
1 - illuminated exit sign	(salvage / re-install) 12.00
1 - 1-lamp wall fixture (exterior)	(salvage / re-install) 8.00
1 - 115-volt interconnect device wiring outlet	92.00
1 - 115-volt interconnect smoke detector	82.00

Bathroom

1 - ceiling fixture outlet	68.00
1 - ceiling exhaust fan / light unit (venting by others)	155.00
1 - wall fixture outlet	64.00
1 - 1-lamp vanity wall fixture	76.00
1 - 3-gang wall switches (3-s.p.s.)	168.00
1 - gfci. duplex receptacle	84.00

Rear Bedroom # 1

1 - ceiling fixture outlet	68.00
1 - 2-lamp ceiling fixture	78.00
4 - duplex receptacles	248.00

Rear Bedroom # 2

4 - ceiling fixture outlets	272.00
4 - 6" recessed fixture housings w/ trims	368.00
1 - wall switch	56.00
4 - duplex receptacles	248.00
1 - 115-volt interconnect device wiring outlet	92.00
1 - 115-volt interconnect smoke detector	82.00

Replacements with installations as needed for the following systems:

Catv. / Telephone System

4 - catv. jacks / wiring	}	
10 - telephone / data jacks w/ wiring	}	912.00

Apartment Security Alarm System

1 - Alarm system control panel	}	
1 - Moose alarm keypad (living room)	}	
1 - Moose alarm horn (living room)	}	2,160.00
1 - motion alarm detector (living room)	}	
• additional initiating devices (doors) or signaling devices	}	

Unit # 2 Hot Water (in basement)

1 - wiring for Rheem 40-gal. 30-amp electric hot water heater	138.00
---	--------

Replacements and installations as needed for the following:

Apartment Unit Power and Distribution

1 - ITE 32-circuit main lug sub-panel	310.00
1 - 100-amp mc cable sub-feeder from basement main to unit sub-panel	976.00

Apartment Unit Circuitry

5 - 15-amp 115-volt circuits	690.00
11 - 20-amp 115-volt circuits	1,584.00
1 - 30-amp 220-volt circuit	155.00
2 - 50-amp 220-volt circuits	324.00

Unit # 1

(most ceilings gutted w/ most walls and ceilings intact at rear)

Replacement of wiring, devices, fixtures, circuitry and equipment to include all required fittings, hardware, and necessary labor for installations, or as otherwise noted for the following:

Entry Hall (from common entry)

2 - ceiling fixture outlets	136.00
2 - 2-lamp ceiling fixtures	156.00
1 - 3-way wall switch	78.00
1 - duplex receptacle	62.00
3 - 115-volt device outlets	192.00
1 - exit / emergency light combo unit	110.00
2 - illuminated exit signs	184.00

Front Left Office

6 - ceiling fixture outlets	408.00
6 - 6" recessed fixture housings w/ trims	552.00
1 - 2-gang wall switches (2-s.p.s.)	56.00
4 - duplex receptacles	248.00

Mid Office at Front Entry

6 - ceiling fixture outlets	408.00
6 - 2-lamp 4' fluorescent ceiling recessed fixtures	630.00
2 - wall switches	112.00
8 - duplex receptacles	496.00
1 - 115-volt device outlet	64.00
1 - exit / emergency light combo unit	12.00

(salvage / re-install)

Front Hall Entry

6 - ceiling fixture outlets	408.00
6 - 6" recessed fixture housings w/ trims	552.00
1 - 2-gang wall switches (1- 3-way /1-dimmer)	154.00
1 - duplex receptacle	62.00

1 - wall thermostat / wiring	116.00
2 - 115-volt device outlets	128.00
1 - exit / emergency light combo unit	110.00
1 - illuminated exit sign	92.00

First Office Left (ceiling removed only)

1 - ceiling fixture outlet	68.00
1 - 2-lamp 4' fluorescent ceiling fixture	105.00
4 - duplex receptacles	248.00

Second Office Left (ceiling removed only)

1 - ceiling fixture outlet	68.00
1 - 2-lamp ceiling fixture	78.00
4 - duplex receptacles	248.00

Third Office Left (ceiling removed only)

5 - ceiling fixture outlets	340.00
5 - 6" recessed fixture housings w/ trims	460.00
4 - duplex receptacles	248.00

Material and labor allowances for testing of wiring with re-feeding, re-installations, or replacements as needed for existing lighting and devices for the following:

Hall at Kitchenette / Bathrooms (intact)

2 - ceiling fixture outlets
2 - 2-lamp ceiling fixtures
2 - wall switches (2- 3-ways)
1 - duplex receptacle
1 - ceiling fixture outlet (hall closet)
1 - 1-lamp 2' fluorescent fixture (hall closet)
1 - duplex receptacle (hall closet)
2 - 115-volt device outlets
1 - exit / emergency light combo unit
1 - illuminated exit sign

Kitchenette (intact)

1 - ceiling fixture outlet
1 - 2-lamp 4' fluorescent wraparound fixture
1 - duplex receptacle
2 - duplex receptacles (counter)

Men's Bathroom (intact)

2 - wall fixture outlets
2 - 2-lamp wall fixtures
1 - 3-gang wall switches (3-s.p.s.)
1 - gfc.i. duplex receptacle
1 - ceiling exhaust fan / light unit

Ladies' Bathroom (intact)

2 - wall fixture outlets

- 2 - 2-lamp wall fixtures
- 1 - 3-gang wall switches (3-s.p.s.)
- 1 - gfci. duplex receptacle
- 1 - ceiling exhaust fan / light unit (replace)

Tech. Closet (intact)

- 1 - ceiling fixture outlet
- 1 - 2-lamp 4' fluorescent fixture
- 1 - quad receptacle

Rear Room (intact)

- 5 - ceiling fixture outlets
- 5 - 4-lamp fluorescent ceiling troffer fixtures
- 2 - wall switches (2-s.p.s.)
- 6 - duplex receptacles
- 1 - quad receptacle
- 1 - 115-volt device outlet
- 1 - exit / emergency light combo unit
- 1 - 220-volt 8' electric baseboard heater w/ thermostat

Exterior Main Front Entry (intact)

- 1 - ceiling fixture outlet
- 1 - 6" recessed fixture housing w/ trim

Materials:	455.00
Labor 2-men 21.0 hrs. @ \$ 154.00 =	3,234.00

Replacements and installations as needed for the following systems:

Catv. / Telephone

6 - catv. jacks / wiring	}	
12 - telephone / multi-port data jacks w/ wiring	}	1,320.00

Security Alarm System

1 - American Alarm System control panel (hall at kitchenette)	}	
1 - Honeywell System keypad (entry hall)	}	
4 - motion alarm detectors (halls / office)	}	2,570.00
• door alarm contacts / wiring	}	
• additional initiating devices or signaling devices	}	

Unit # 1 HVAC System (basement)

1 - York gas fired furnace w/ a/c-coil	}	
1 - firomatic safety switch	}	
1 - 2-gang combo device (1-s.p.s. / 1- receptacle for pump)	}	438.00
1 - wall thermostat / wiring (front entry hall)	}	

Unit # 1 Hot Water (basement)

1 - wiring for Rheem 40-gal. 30-amp electric hot water heater (for 1 st floor)		138.00
---	--	--------

Replacements and installations as needed for the following:

Unit Power and Distribution

1 - ITE 32-circuit main lug sub-panel	310.00
1 - 100-amp mc cable sub-feeder from basement main to unit sub-panel	854.00

Unit Circuitry

5 - 15-amp 115-volt circuits	690.00
16 - 20-amp 115-volt circuits	2,304.00
1 - 20-amp 220-volt circuit	144.00
1 - 30-amp 220-volt circuit	155.00
1 - 40-amp 220-volt circuit	158.00
1 - 50-amp 220-volt circuit	162.00

Unit # 4

(ceilings and walls intact except partial lower area walls in kitchen only)

Replacement of wiring, devices, fixtures, circuitry and equipment to include all required fittings, hardware, and necessary labor for installations, or as otherwise noted for the following:

Kitchen (partial lower walls gutted)

4 - ceiling fixture outlets	(re-feed existing)	136.00
4 - 6" recessed fixture housings w/ trims	(salvage / re-install)	64.00
1 - 4-gang wall switches (3-s.p.s. / 1- 3way)		246.00
6 - duplex receptacles		372.00
1 - duplex receptacle (microwave)		62.00
1 - wiring for dishwasher		80.00
1 - 50-amp range receptacle		122.00
1 - 115-volt interconnect device wiring outlet		92.00
1 - 115-volt interconnect smoke detector		82.00

Material and labor allowances for inspection / testing of wiring with re-feeding, or replacements if needed, for existing lighting, devices, or systems:

Living Room

3 - 6" recessed fixture housings w/ trims
1 - wall switch
1 - 3-way wall switch
1 - 2-gang wall switches (1-s.p.s. / 1- 3-way)
1 - 2-gang wall switches (1-s.p.s. / 1-dimmer)
5 - duplex receptacles
1 - wiring for 30-amp 220-volt electric hot water heater (closet)

Dining Area

1 - wall switch
3 - duplex receptacles
1 - 115-volt interconnect device outlet
1 - 115-volt interconnect smoke detector
1 - wall thermostat / wiring

Left Rear Bedroom

- 1 - wall switch
- 4 - duplex receptacles
- 1 - 115-volt interconnect device outlet
- 1 - 115-volt interconnect smoke detector
- 2 - wall fixture outlets (closets)
- 2 - 1-lamp 2' fluorescent strip fixture (closets)
- 2 - wall switches (closets)
- 1 - duplex receptacle (left closet)

Left Front Bedroom (intact)

- 1 - wall switch
- 4 - duplex receptacles
- 1 - 115-volt interconnect device outlet
- 1 - 115-volt interconnect smoke detector

Small Rear Exit Hall

- 1 - ceiling fixture outlet
- 1 - 2-lamp ceiling fixture
- 1 - wall fixture outlet (exterior wall fixture)
- 1 - 1-lamp wall fixture (exterior)
- 1 - 2-gang wall switches

Bathroom

- 1 - ceiling fixture outlet
- 1 - ceiling exhaust fan / light unit (venting by others)
- 1 - wall fixture outlet
- 1 - 3-lamp vanity wall fixture
- 1 - gfci. duplex receptacle

Materials:	60.00
Labor 2-men 2.5 hrs. @ \$ 154.00 =	385.00

System testing with replacements and installations if needed for the following:

Catv. / Telephone System

- | | | |
|--------------------------------------|---|-------|
| 4 - catv. jacks / wiring | } | |
| 6 - telephone / data jacks w/ wiring | } | 48.00 |

Apartment Security Alarm System

- | | | |
|---|---|-------|
| 1 - Alarm system control panel (left rear bedroom closet) | } | |
| 1 - Moose alarm keypad (living room) | } | |
| 1 - Moose alarm horn (living room) | } | 64.00 |
| 1 - motion alarm detector (living room) | } | |
| • additional alarm or initiating devices | } | |

Replacements and installations as needed for the following:

Apartment Unit Power and Distribution

- | | | |
|--|-----------|----------|
| 1 - ITE 20-circuit main lug sub-panel | (salvage) | ----- |
| 1 - 100-amp mc cable sub-feeder from basement main to unit sub-panel (replace) | | 1,464.00 |

Inspection, testing and replacements as noted for the following:

Apartment Unit Circuitry

1 - 15-amp 115-volt circuits	}	138.00
2 - 20-amp 115-volt circuits	(replace) }	288.00
1 - 50-amp 220-volt circuit	}	162.00
4 - 15-amp 115-volt circuits	}	
4 - 20-amp 115-volt circuits	(inspect / test) }	120.00
2 - 30-amp 220-volt circuits	}	

Common Areas

Replacement of wiring, devices, fixtures, circuitry and equipment to include all required fittings, hardware, and necessary labor for installations, or as otherwise noted for the following:

Basement Hall

1 - Intermatic 60-minute timer switch	78.00
2 - wall fixture outlets	128.00
2 - 8" LED fixtures	140.00
1 - illuminated exit sign	92.00

Basement Utility Area

1 - ceiling fixture outlet	68.00
1 - 8" LED fixture	70.00

Basement Laundry Area

1 - wall fixture outlet	64.00
1 - 8" LED fixture	70.00
1 - duplex receptacle (washer)	62.00
1 - 30-amp receptacle (dryer)	96.00

Basement Mechanical Room

1 - ceiling fixture outlet	68.00
1 - 8" LED fixture	70.00

Basement Storage Room # 1

1 - ceiling fixture outlet	68.00
1 - 1-lamp 4' fluorescent fixture	80.00
1 - wall switch	56.00

Basement Storage Room # 2

1 - ceiling fixture outlet	68.00
1 - 1-lamp 4' fluorescent fixture	80.00
1 - wall switch	56.00

Basement Storage Room # 3

1 - ceiling fixture outlet	68.00
1 - 1-lamp 4' fluorescent fixture	80.00
1 - wall switch	56.00

Material and labor allowances for inspection / testing of circuitry and wiring with re-feeding or replacements as needed, for salvageable existing lighting, devices or systems:

First Floor / Common Entry

- 1 - ceiling fixture outlet
- 1 - porcelain lampholder fixture
- 1 - 115-volt device outlet
- 1 - exit / emergency combo unit

Second Floor

- 1 - wall fixture outlet
- 1 - 12" round LED fixture
- 1 - 115-volt device outlet
- 1 - exit / emergency combo

Third Floor

- 1 - wall fixture outlet
- 1 - 12" round LED fixture
- 1 - 115-volt device outlet
- 1 - exit / emergency combo
- 1 - duplex receptacle

Fourth Floor

- 1 - wall fixture outlet
- 1 - 12" round LED fixture
- 1 - 115-volt device outlet
- 1 - exit / emergency combo
- 1 - duplex receptacle

Basement Stairway

- 2 - ceiling fixture outlets
- 2 - porcelain lampholder fixtures
- 1 - wall fixture outlet
- 1 - 2-lamp emergency light unit
- 2 - 2' electric baseboard heaters w/ thermostats

Rear Interior 1st Floor Stairway (to roof)

- 1 - wall fixture outlet
- 1 - 12" round LED fixture
- 1 - 115-volt device outlet
- 1 - exit / emergency combo
- 1 - door alarm contact
- 1 - 115-volt device outlet
- 1 - illuminated exit sign
- 1 - wall fixture outlet (rear door at exterior)
- 1 - LED wall fixture w/ motion sensor

Rear Exterior (at doghouse entry)

- 1 - 115-volt device outlet
- 1 - exit / emergency combo
- 1 - wall fixture outlet
- 1 - 3-lamp LED w/p flood fixture w/ motion

Rear Emergency Egress Stairways

- 7 - w/p fixture outlets
- 6 - various style LED exterior lighting fixtures
- 1 - exit / emergency combo unit
- 1 - w/p gfci. duplex receptacle

Materials:	640.00
Labor 2-men 19.5 hrs. @ \$ 154.00 =	3,003.00

Replacement of the following basement wiring and electrical equipment:

Common Unit Power and Panel

- | | |
|--|--------|
| 1 - Square D 20-circuit QO load center | 284.00 |
| 1 - 100-amp mc cable sub-feeder | 180.00 |

Allowances for inspection and testing of wiring for circuitry with replacements in whole or part for the following from basement panel:

Common Area Circuitry

- | | |
|------------------------------|----------|
| 5 - 15-amp 115-volt circuits | 625.00 |
| 9 - 20-amp 115-volt circuits | 1,170.00 |
| 3 - 30-amp 220-volt circuits | 420.00 |

Electrical Service & Metering

Allowance for inspection of existing seemingly unaffected electrical service equipment, wiring, and all terminations:

- | | | |
|--|---|--------|
| 1 - U.G. terminal box / wiring | } | |
| 1 - ITE 400-amp 3-pole main fuse disconnect | } | |
| 1 - ITE 6-gang modular meter main stack (4-units and 1-common) | } | 568.00 |
| 5 - 2-pole 100-amp meter main circuit breakers (replace) | } | |
| 25'- # 1 cu. ground conductor to water meter | } | |

Building Intercom System

Material and labor allowances for system testing, with replacements of wiring and system components for building units:

- 1 - 5-button exterior door system intercom unit with speaker
- 4 - Tec Tone apartment interior speaker units
- testing with replacements of affected wiring and components as needed

Materials:	1,580.00
Labor 2-men 16.5 hrs. @ \$ 154.00 =	2,541.00

Building Fire Alarm System

Material and labor allowances for testing of wiring with re-feeding, re-installation or replacements of existing affected system components and wiring as needed for the following:

1 - Fire Lite # MSI-ODU basement control low voltage system panel for:

Zone # 4 for Unit # 3 low voltage system

- 2 - F/A system heat detectors (living room)
- 1 - F/A system horn (living room)
- 1 - F/A system carbon monoxide detector (dining area)
- 1 - F/A system heat detector (kitchen)
- 1 - F/A system heat detector ((bathroom)
- 1 - F/A manual pull station (rear exit hall)
- 1 - F/A system heat detector (left rear bedroom)
- 1 - F/A system heat detector (left front bedroom)

Zone # 3 for Unit # 2 low voltage system

- 2 - F/A system heat detectors (living room)
- 1 - F/A horn / strobe (living room)
- 1 - F/A system heat detector (front bedroom / tv. room)
- 1 - F/A system heat detector (dining room)
- 1 - F/A system pull station (rear exit hall)
- 1 - F/A system carbon monoxide detector (rear exit hall)
- 1 - F/A system heat detector (bathroom)
- 1 - F/A system heat detector (rear bedroom # 1)

Zone # 2 for Unit # 1 Offices low voltage system

- 1 - F/A system heat detector (entry hall)
- 1 - F/A manual pull station (entry hall)
- 1 - F/A horn / strobe (entry hall)
- 1 - F/A system heat detector (front left office)
- 1 - F/A system heat detector (mid front office)
- 1 - F/A system heat detector (front entry hall)
- 1 - F/A manual pull station (front entry hall)
- 1 - F/A horn / strobe (front entry hall)
- 1 - F/A system heat detector (hall at kitchenette)
- 1 - F/A horn / strobe (hall at kitchenette)
- 1 - F/A system heat detector (kitchenette)
- 1 - F/A system heat detector (men's room)
- 1 - F/A system heat detector (ladies room)
- 1 - F/A system smoke detector (first office left)
- 1 - F/A system heat detector (second office left)
- 1 - F/A system heat detector (third office left)
- 1 - F/A horn / strobe (exterior main entry)

Zone # 5 for Unit # 4 low voltage system

- 2 - F/A system heat detectors (living room)

- 1 - F/A system horn (living room)
- 1 - F/A system carbon monoxide detector (dining area)
- 1 - F/A system heat detector (kitchen)
- 1 - F/A system heat detector (left rear bedroom closet)
- 1 - F/A system heat detector (left front bedroom)
- 1 - F/A manual pull station (small rear exit hall)
- 1 - F/A system heat detector

Zone # 1 for Common Areas low voltage system

- 1 - F/A system heat detector (basement hall)
- 1 - F/A system smoke detector (basement laundry area)
- 1 - F/A system heat detector (basement mechanical room)
- 1 - F/A system heat detector (basement storage room # 1)
- 1 - F/A system heat detector (basement storage room # 2)
- 1 - F/A system heat detector (basement storage room # 3)
- 1 - F/A system heat detector (1st floor common entry)
- 1 - F/A horn / strobe (1st floor common entry)
- 1 - F/A pull station (1st floor common entry)
- 1 - F/A horn / strobe (2nd floor common stairway)
- 1 - F/A horn / strobe (3rd floor common stairway)
- 1 - F/A horn / strobe (4th floor common stairway)
- 1 - F/A system heat detector (4th floor common stairway)
- 1 - F/A manual pull station (rear stairway to roof)
- 1 - F/A horn / strobe (rear stairway to roof)

Zone # 6 for Sprinkler

- Wiring for flow switch in basement
- Wiring for tamper switch in basement

Materials:	6,720.00
Labor 2-men 42.0 hrs. @ \$ 154.00 =	6,468.00

Additional Labor Allowance

Fishing / Re-feeding of Wiring

- Additional time required for replacements of "existing wiring" and for re-feeding lighting, receptacles, devices or circuitry in *unaffected* rooms or areas, including drilling and fishing of wiring within ceilings or walls to remain intact for all floors.

Labor 2-men 22.5 hrs. @ \$ 154.00 =	3,465.00
-------------------------------------	----------

Miscellaneous

Demo / Cleanup

- Disconnection, removal and disposal of all unused affected existing wiring, devices, fixtures and equipment. 1,450.00

Notes

- 1./ This estimate is based on site conditions observed at the time of inspection, and could be subject to change upon the discovery and presentation of new information.
- 2./ The intent of above electrical repair estimate is to return this property back to pre-loss condition with replacements of compromised wiring and all associated work for safety, and to insure against any defects within the building which sustained damages as a result of water.
- 3./ Installations shall include all necessary wiring for devices and equipment, junction and device boxes, wireways, fittings and hardware.
- 4./ All associated installation costs reflect rates for labor in accordance with local area contractors.
- 5./ Any electrical equipment normally provided by other trades are not included within this schedule, but would include wiring only.

Subtotal	\$ 84,413.00
MA sales tax	2,024.00
Permit / administrative fees	675.00

Total of existing wiring repairs >>> \$ 87,112.00

Submitted by,

Arthur M. Skinner Jr.
Malden Electric Co.

MALDEN ELECTRIC CO.

595 BROADWAY

MALDEN, MA 02148

O: (781) 324-2222

e-mail: maldenelectric@verizon.net

C: (617) 438-3800

Michael Winston & Associates, LLC

9/28/2021

P.O. Box 287

Salem, NH 03079

Vermont Mutual: Claim # B0010091

Re: Estimate of electrical code "upgrading" in the 4-story multi-use building for:

Insured:

The Murphy Building Trust

18 Appleton Street

Lowell, MA 01852

The following items shall include installations in compliance with mandated code requirements as described for upgrading for protection of wiring and circuitry, and shall include all required fittings, hardware and labor required for:

Arc-Fault / Ground Fault Protection

Installation of arc-fault circuit, ground fault or dual function circuit breakers required for protection:

- Installation of circuit breakers required by code for protection of all applicable new, replacement, modified or extended circuitry within all units.

\$ 4,680.00

Surge Protection

Installation of surge protection required by code:

- Installation of Type 1 or Type 2 surge protection required by code for units.

896.00

Notes

- 1./ This estimate is based upon site conditions observed during the time of inspection, and could be subject to change with the discovery and presentation of new information.
- 2./ The intent of the above electrical installations or replacements is to conform with current requirements for upgrading to code(s).
- 3./ Additional upgrading to local codes could be required by "Authorities" for items pertaining to wiring, fire detection, building codes, or other safety requirements, presented for approval prior to installation.

4/ All associated installation costs reflect rates for labor in accordance with local area contractors.

Subtotal	\$ 5,576.00
MA sales tax	174.00
Additional permit / administrative fees	---n/a---
<hr/>	
Total for code upgrading >>>>>>	\$ 5,750.00

Submitted by,

Arthur M. Skinner Jr.
Malden Electric Co.

EXHIBIT NO. 3

1/17/23, 12:40 PM

Mail - Print

Print | Close

From Betsy.Vicente@seltser.com
To Mike Winston<michaelwinston@comcast.net>
Cc Gary Goldstein<gary.goldstein@seltser.com>
Subject CJKOZ LLC Suzanne Smith 1.25.21 / 18 Appleton St, Lowell / B0009127
Date Jan 11, 2023 03:54 PM
Attachments MGL, Chapter 175, Section 100.pdf



Insured: CJKOZ LLC Suzanne Smith
Location of Loss: 18 Appleton St, Lowell, Massachusetts
Date of Loss: Jan 25, 2021
Type of Loss: Water
Claim #: B0009127

To Whom It May Concern:

Please find attached, the insured(s)'s formal, written request that loss and damages sustained by peril of Water on the premises of the above-captioned Insured, said Water having occurred on Jan 25, 2021, **be submitted to Reference Procedure pursuant to Massachusetts General Laws, Chapter 175, Section 100**, and as outlined within the applicable forms and endorsements attached to the Insured's policy.

Original to follow by certified U.S. mail.

Kindly forward back to me your three (3) nominees **within ten (10) days after receiving this written demand from the Insured.**

Sincerely,

Gary Goldstein
Seltser & Goldstein Public Adjusters, Inc.
9 Bourbon Street, 2nd Floor

1/17/23, 12:40 PM

Mail - Print

Peabody, MA 01960

o: 978.921.6333

fax: 978.921.4575

e: gary.goldstein@seltser.com

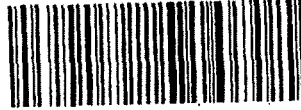
9 Bourbon Street, 2nd Floor
Peabody, MA 01960

24 Spice Street, Suite 102
Charlestown, MA 02129

SG Seltser & Goldstein
PUBLIC INSURANCE ADJUSTERS

9 Bourbon Street, 2nd Floor | Peabody, MA 01960

CERTIFIED MAIL



7020 1810 0001 7759 9641



UNITED STATES POSTAGE
02 1P
\$ 007.820
0002750942 JAN 12 2023
MAILED FROM ZIP CODE 01960

Michael Winston
Vermont Mutual Insurance Company
89 State Street
Montpelier, VT 05601-0188

SENDER: COMPLETE THIS SECTION

- Complete Items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Michael Winston
Vermont Mutual Insurance Co
89 State St
Montpelier, VT 05601-0188



9590 9402 6221 0265 5168 28

2. Article Number (Transfer from service label)

7020 1810 0001 7759 9641

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

- ☐ Agent
- ☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☐ Certified Mail®
- ☐ Certified Mail Restricted Delivery
- ☐ Collect on Delivery
- ☐ Collect on Delivery Restricted Delivery
- ☐ Insured Mail
- ☐ Insured Mail Restricted Delivery (over \$500)
- ☐ Priority Mail Express®
- ☐ Registered Mail™
- ☐ Registered Mail Restricted Delivery
- ☐ Signature Confirmation™
- ☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only For delivery information, visit our website at www.usps.com ®.	OFFICIAL USE		Postmark Here
	Certified Mail Fee Extra Services & Fees (check box, add fee as appropriate) <input type="checkbox"/> Return Receipt (hardcopy) \$ <input type="checkbox"/> Return Receipt (electronic) \$ <input type="checkbox"/> Certified Mail Restricted Delivery \$ <input type="checkbox"/> Adult Signature Restricted Delivery \$ <input type="checkbox"/> Adult Signature Restricted Delivery \$ Postage \$ Total Postage and Fees \$ Sent To Street/Apt. No., or PO Box No. City, State, ZIP+4® PS Form 3800, April 2010 PSN 7530-02-000-9053		

7020 1810 0001 7759 9641

1/30/2023 10:56:10 AM Batch: 103304942



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January 11, 2023

Sent by Certified Mail – Return Receipt Requested

Certified Mail No.: 7020 1810 0001 7759 9634

Michael Winston, Claims Adjuster
Vermont Mutual Insurance Company
89 State Street
Montpelier, VT 05601-0188

Insured: CJKOZ LLC Suzanne Smith
Location of Loss: 18 Appleton St, Lowell, Massachusetts
Date of Loss: Jan 25, 2021
Type of Loss: Fire
Claim #: **B0009127**

To Whom It May Concern:

Please find attached, the insured(s)'s formal, written request that loss and damages sustained by peril of Fire on the premises of the above-captioned Insured, said Fire having occurred on Jan 25, 2021, **be submitted to Reference Procedure pursuant to Massachusetts General Laws, Chapter 175, Section 100**, and as outlined within the applicable forms and endorsements attached to the Insured's policy.

Original to follow by certified U.S. mail.

Kindly forward back to me your three (3) nominees within ten (10) days after receiving this written demand from the Insured.

Sincerely,

Gary Goldstein

11/29/22, 7:54 AM

General Law - Part I, Title XXII, Chapter 175, Section 100

Part I ADMINISTRATION OF THE GOVERNMENT

Title XXII CORPORATIONS

Chapter 175 INSURANCE

Section 100 REFERENCE OF AMOUNT OF LOSS UNDER POLICY
OF FIRE INSURANCE TO REFEREES; SELECTION OF
REFEREES

Section 100. If a claim is presented under any policy of fire insurance issued on property or interests in the commonwealth in the standard form set forth in the preceding section, and if the parties fail to agree as to the amount of loss, the company shall, within ten days after receiving a written demand from the insured for the reference of the amount of loss to three referees as provided in such policy, submit in writing the names and addresses of three persons to the insured, who shall, within ten days after receiving such names, notify the company in writing of his choice of one of the said persons to act as one of said referees.

11/29/22, 7:54 AM

General Law - Part I, Title XXII, Chapter 175, Section 100

The insured shall submit in writing the names and addresses of three persons to the company, which shall, within ten days after receiving such names, notify the insured in writing of its choice of one of said persons to act as one of said referees.

If, at the expiration of ten days from the choice of the second referee, the two referees chosen as hereinbefore provided, shall not have agreed upon and selected a person to act as the third referee, then either of the said referees or parties may make written application on oath to the commissioner in such form as he may prescribe, for the appointment of the third referee and the commissioner shall, after such summary inquiry or hearing, if any, as he may deem expedient, appoint a person to serve as the third referee and shall notify such person and the parties in writing of such appointment.

EXHIBIT NO. 4

1/17/23, 1:10 PM

Mail - Print

Print | Close

From Betsy.Vicente@seltser.com
To Mike Winston<michaelwinston@comcast.net>
Cc Gary Goldstein<gary.goldstein@seltser.com>
Subject Fwd: CJKOZ LLC Suzanne Smith 1.25.21 / 18 Appleton St, Lowell / B0009127 (AMENDED NOMINEE REFEREES)
Date Jan 12, 2023 08:26 AM

Good morning Michael,

Regarding the Reference that we filed yesterday, January 11, 2023, it has come to our attention that Jeffrey Richard is an Adjuster in Rhode Island. As such, we are replacing Jeffrey Richard with David Baker instead. Thank you.



Insured: CJKOZ LLC Suzanne Smith
Location of Loss: 18 Appleton St, Lowell, Massachusetts
Date of Loss: Jan 25, 2021
Type of Loss: Water
Claim #: B0009127

Dear Mike Winston:

As you are aware this office represents CJKOZ LLC Suzanne Smith in regards to the above-referenced claim.

The insured hereby nominates the following three (3) referees:

1. David Baker, Home Estimating Services, 197 Boston Post Road, W #323, Marlborough, MA 01772.
2. David Burke, B.P.A Adjusters, P.O. Box 2007, Edgartown, MA 02539.

1/17/23, 1:10 PM

Mail - Print

3. Dennis Walsh, Coastwise Adjusters and Building Consultants, LLC, 9 Prospect Road, Mattapoisett, MA 02739.

Please comply with G.L. c. 175, § 100, et. seq. and select a referee within ten (10) days.

The insureds continue to reserve all rights. Nothing contained herein shall be construed as a waiver of any rights, nor shall the insureds be estopped from asserting the same.

Thank you, and please do not hesitate to reach out in order to discuss this matter further.

Sincerely,

/s/ Gary Goldstein

9 Bourbon Street, 2nd Floor
Peabody, MA 01960

24 Spice Street, Suite 102
Charlestown, MA 02129

===== Forwarded message =====

From: Betsy.Vicente@seltser.com

Date: 2023-01-11T16:08:59-05:00

Subject: CJKOZ LLC Suzanne Smith 1.25.21 / 18 Appleton St, Lowell / B0009127

To: Mike Winston <michaelwinston@comcast.net>

Cc: Gary Goldstein <gary.goldstein@seltser.com>



Insured: CJKOZ LLC Suzanne Smith

Location of Loss: 18 Appleton St, Lowell, Massachusetts

Date of Loss: Jan 25, 2021

Type of Loss: Water

Claim #: B0009127

Dear Mike Winston:

As you are aware this office represents CJKOZ LLC Suzanne Smith in regards to the above-referenced claim.

The insured hereby nominates the following three (3) referees:

1. Jeffrey Richard, JMR Adjustment Service, Pawtucket RI, 02861.
2. David Burke, B.P.A Adjusters, P.O. Box 2007, Edgartown, MA 02539.
3. Dennis Walsh, Coastwise Adjusters and Building Consultants, LLC, 9 Prospect Road, Mattapoisett, MA 02739.

Please comply with G.L. c. 175, § 100, et. seq. and select a referee within ten (10) days.

The insureds continue to reserve all rights. Nothing contained herein shall be construed as a waiver of any rights, nor shall the insureds be estopped from asserting the same.

Thank you, and please do not hesitate to reach out in order to discuss this matter further.

Sincerely,

/s/ Gary Goldstein

9 Bourbon Street, 2nd Floor

24 Spice Street, Suite 102

Peabody, MA 01960

Charlestown, MA 02129